

Paper Statement Example

Payment Due Balance Information Payments Made Credit Limit Rewards Points Interest Charges



Navy Federal More Rewards American Express® Card

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	R	AMOUNT ENCLOSED
28.00	0.00	04/21/2018	1,391.65	040	\$.

ADDRESS ON REVERSE.

NAVY FEDERAL
P.O. BOX 3500
MERRIFIELD VA 22119-3500

NAVY ZTESTER36151
820 FOLLIN LANE
VIENNA VA 22180

** 0000001

01391655000280013795500000090403795500000090401

Navy Federal More Rewards American Express® Card

ACCOUNT NUMBER xxx xxxx xxxx 9040
ACCESS NUMBER 78904

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SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION		QUESTIONS	
Previous Balance	\$569.34	New Balance	\$1,391.65		
Payments	-\$0.00	Minimum Payment Due to Payment Due Date	\$28.00		
Cash Advances	+\$0.00	charged interest on purchases on your next statement.			
Fees Charged	+\$0.00	Late Payment Warning: If we do not receive your payment by the date listed above, you may pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.			
Interest Charged	+\$11.96	Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.			
Past Due Amount	\$0.00	For example:			
New Balance	\$1,391.65				
Credit Limit	\$24,000.00	If you make no charges this card month pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...	
Available Credit	\$22,608.35				
Cash Limit	\$7,200.00	minimum	8 years	\$2,043	
Available Cash	\$7,200.00	\$46	3 years	\$1,656 (Savings = \$387)	

Merrifield VA 22119-3501
Send Payments To:
Navy Federal
P.O. Box 3500
Merrifield VA 22119-3500

To view your account online visit navyfederal.org.

If you would like information about credit counseling services, go to <https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111> or call 1-888-503-7106.

REWARD POINT SUMMARY

Start Balance	Earned	Bonus	Redeemed	Adjusted	Expired/Purged	End Balance
2,208	887	0	0	0	0	3,095

Points Expiring By Next Billing Statement: 0
Points Expiring in Two Billing Statements: 0
Points Expiring in Three Billing Statements: 0
Redemptions are not permitted on closed, delinquent, or overlimit accounts.

Restaurants	\$76.37 @ 2x	152
Other Eligible Purchases	\$733.98	735
Total This Period	\$810.35	887
Total Reward Year to Date	\$2,656.48	3,021

TRANSACTIONS

Trans Date	Post Date	Reference No.	Description	Amount
02/22/18	02/26/18	E87IBN55038HMU04XF	ANTIQUES AND ARTISANS 000GEORGETOWN 103	\$47.09
02/22/18	02/26/18	P63IBN60844EXB95YO	AMAZON MKTPLACE PMTS AMZN.COM/BILL107	\$133.36
02/22/18	02/26/18	P61IBNH5945O1V1B88	IN N OUT BURGER 289 65000ROUND ROCK 103	\$32.69
02/23/18	02/26/18	P64IBOG40344CF0EC0	IN *DP ENTERPRISES WACO 103	\$37.78
02/23/18	02/26/18	P61IBOH5548QHE6FU0	SHIPLEY DONUTS SVM 65000WACO 103	\$4.45
02/23/18	02/26/18	E87IBPI0836I7G4Z72	SHADES OF SHABBY WACO 103	\$38.97
02/25/18	02/27/18	P82IBQ40331SWH132T	COURTYARD AUSTIN AIRPORT AUSTIN 103	\$38.64
02/25/18	02/27/18	P61IBQH3411YBD2P35	OASIS GIFT SHOP 650000009AUSTIN 103	\$11.85
02/25/18	02/27/18	P61IBQH3411YBD2P37	OASIS GIFT SHOP 650000009AUSTIN 103	\$7.58
02/25/18	02/28/18	P64IBQM264378H1Y55	WHATABURGER 614 Q AUSTIN 103	\$31.19
02/26/18	02/28/18	E87IBR224347993GLV	VCA CENTREVILLE #10 0929 CENTREVILLE 106	\$277.55

INTEREST CHARGED	Description	Amount
	INTEREST CHARGE-PURCHASES	\$11.96
	TOTAL INTEREST	\$11.96

2018 TOTALS YEAR-TO-DATE

Total Fees charged in 2018 \$0.00
Total Interest charged in 2018 \$11.96