



PO Box 3000 • Merrifield, VA • 22119-3000  
navyfederal.org

### Statement of Account

Statement Period  
02/19/25 - 03/18/25

Access No. 3192670

Routing Number: 2560-7497-4

#BWNLLSV  
#000000P3Q9RVW0A9#000MMA90F  
MATTHEW V HOFF  
10 VALERIE ST  
WATERFORD CT 06385-1418

Questions about this Statement?  
Toll-free in the U.S. 1-888-842-6328  
For toll-free numbers when overseas,  
visit [navy.federal.org/overseas/](http://navy.federal.org/overseas/)  
Collect internationally 1-703-255-8837

**Say "Yes" to Paperless! View your digital statements via Mobile or Navy Federal Online Banking.**

## 2025 Annual Meeting

Navy Federal's Annual Meeting is scheduled for Wednesday, April 23 at 6 pm ET. The meeting will be held virtually and in person at Navy Federal Headquarters in Vienna, VA. Registration is available on a first-come, first-served basis. Due to space and system limitations, attendance is limited.

Register at [navyfederal.org/events](http://navyfederal.org/events). For assistance with registration, call 1-888-842-6328.

## Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
<b>EveryDay Checking</b> 7001839864	\$1,001.35	\$10,516.41	\$10,349.98	\$1,167.78	\$0.02
7192983158	\$50.00	\$1,593.00	\$1,560.00	\$83.00	\$0.00
<b>Membership Savings</b> 3001750359	\$18,937.20	\$9,672.31	\$5,237.00	\$23,372.51	\$3.20
<b>Totals</b>	<b>\$19,988.55</b>	<b>\$21,781.72</b>	<b>\$17,146.98</b>	<b>\$24,623.29</b>	<b>\$3.22</b>

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

MATTHEW V HOFF

3192670

MARK "X" TO CHANGE  
ADDRESS/ORDER  
ITEMS ON REVERSE



NFCU  
PO BOX 3100  
MERRIFIELD VA 22119-3100

# DEPOSIT VOUCHER

(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL  
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
7001839864	Checking		
7192983158	Checking		
3001750359	Savings		
TOTAL			

4057001839864719298315830017503590000000000000000000000



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For MATTHEW V HOFF

## Checking

### EveryDay Checking - 7001839864

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-19	Beginning Balance		1,001.35
02-19	Transfer To Checking	100.00-	901.35
02-19	Transfer To Credit Card	455.34-	446.01
02-20	Deposit - ACH Paid From USAA Chk-Intrnt Transfer 01Afd	600.00	1,046.01
02-20	Deposit - ACH Paid From USAA Chk-Intrnt Transfer 01Afd	630.00	1,676.01
02-20	Transfer To Checking	40.00-	1,636.01
	Judy A Ray		
02-25	Transfer From Shares	700.00	2,336.01
02-25	ATM Fee - Withdrawal 02-24-25 Citizens Bank East Lyme CT	1.00-	2,335.01
02-25	ATM Withdrawal 02-24-25 Citizens Bank East Lyme CT	503.50-	1,831.51
02-25	POS Debit- Debit Card 0771 02-23-25 Hungry Bowl Newington CT	310.28-	1,521.23
02-26	POS Debit- Debit Card 0771 02-25-25 Fred Astaire-Old S Old Saybrook CT	688.70-	832.53
02-27	Deposit - ACH Paid From USAA Chk-Intrnt Transfer 01Afd	724.00	1,556.53
02-27	Transfer From Shares	1,064.00	2,620.53
02-27	POS Debit- Debit Card 0771 02-25-25 Reunions Pub 1353 Groton CT	14.85-	2,605.68
02-27	POS Debit- Debit Card 0771 02-25-25 Wendy S #303 New London CT	42.98-	2,562.70
02-27	Transfer To Shares	724.00-	1,838.70
02-28	Deposit - ACH Paid From USAA Chk-Intrnt Transfer 01Afd	1,118.00	2,956.70
02-28	Transfer To Loan	250.71-	2,705.99
	Matthew V Hoff		
02-28	Transfer To Loan	1,050.78-	1,655.21
	Matthew V Hoff		
02-28	Transfer To Shares	1,118.00-	537.21
02-28	Check 352	464.00-	73.21
02-28	Dividend	0.01	73.22
03-03	Deposit - ACH Paid From USAA Chk-Intrnt Transfer 01Afd	50.00	123.22

### CHANGE OF ADDRESS

PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST	MI	LAST)	ACCOUNT NUMBERS AFFECTED
ADDRESS (NO. STREET)				
CITY	STATE		ZIP CODE	
SIGNATURE OF NAVY FEDERAL MEMBER				
EFFECTIVE DATE (MO., DAY, YR.)	HOME TELEPHONE NUMBER		DAYTIME TELEPHONE NUMBER	
- -	( )		( )	



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**Statement of Account**  
For MATTHEW V HOFF

**EveryDay Checking - 7001839864**

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Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
03-03	Deposit - ACH Paid From USAA Chk-Intrnt Transfer 01Afd	450.00	573.22
03-03	Transfer From Checking Judy A Ray	100.00	673.22
03-03	Transfer From Checking Alexandra J Cole	139.00	812.22
03-03	Transfer From Shares	1,300.00	2,112.22
03-04	POS Debit- Debit Card 0771 03-03-25 Submarine Car Wash Groton CT	37.21 -	2,075.01
03-06	Deposit - ACH Paid From USAA Chk-Intrnt Transfer 01Afd	630.00	2,705.01
03-06	Transfer From Shares Savannah L Hoff	140.00	2,845.01
03-06	Transfer To Shares	323.31 -	2,521.70
03-06	Transfer To Shares	600.00	1,921.70
03-06	Transfer To Shares	1,596.70	325.00
03-07	POS Debit- Debit Card 0771 03-05-25 Php Women's Care Groton CT	25.00	300.00
03-10	Deposit - ACH Paid From USAA Chk-Intrnt Transfer 01Afd	300.00	600.00
03-10	Deposit - ACH Paid From General Dynamics _ceis_usd_ 01Afd3	391.40	991.40
03-10	Transfer To Checking	300.00	691.40
03-14	POS Debit- Debit Card 0771 03-13-25 Fred Astaire-Old S Old Saybrook CT	152.80	538.60
03-14	Transfer To Loan Matthew V Hoff	250.71 -	287.89
03-17	Deposit - ACH Paid From USAA Chk-Intrnt Transfer 01Afd	50.00	337.89
03-17	Transfer From Shares	600.00	937.89
03-17	Transfer From Checking	700.00	1,637.89
03-17	Intl Transaction Fee 03-14-25 Ona*souesay com Herefordshire	0.48 -	1,637.41
03-17	POS Debit- Debit Card 0771 03-14-25 Ona*souesay Com Herefordshire	47.99 -	1,589.42
03-17	POS Debit- Debit Card 0771 03-15-25 Pieper Memorial Ho Middletown CT	699.34 -	890.08
03-18	Transfer From Checking Iva M Hoff	830.00	1,720.08
03-18	POS Debit- Debit Card 0771 03-17-25 McDonald's F32967 East Lyme CT	13.30 -	1,706.78
03-18	POS Debit- Debit Card 0771 03-16-25 Colchester Veterin Colchester CT	539.00 -	1,167.78
03-18	<b>Ending Balance</b>		<b>1,167.78</b>

Average Daily Balance - Current Cycle: \$936.16

Your account earned \$0.01, with an annual percentage yield earned of 0.01%, for the dividend period from 02-01-2025 through 02-28-2025

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
02-25	POS	310.28	03-17	POS	47.99
02-26	POS	688.70	03-17	POS	699.34
02-27	POS	14.85	03-18	POS	13.30
02-27	POS	42.98	03-18	POS	539.00
03-04	POS	37.21	02-25	ATMO	503.50
03-07	POS	25.00	02-28	000352 - Check	464.00
03-14	POS	152.80			



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**Statement of Account**  
For MATTHEW V HOFF

**EveryDay Checking - 7192983158**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-19	Beginning Balance		50.00
02-19	Transfer From Checking	100.00	150.00
02-19	Paid To - Kraken 8888378818 Chk 2121489	50.00-	100.00
02-20	Paid To - Robinhood Funds Chk 7100028	50.00-	50.00
03-03	Transfer From Shares	100.00	150.00
03-04	Paid To - Robinhood Funds Chk 7100028	100.00-	50.00
03-05	Transfer From Shares	843.00	893.00
03-06	POS Debit- Debit Card 0773 03-06-25 Financialdatasets. Financialdata Ny	100.00-	793.00
03-10	Transfer From Checking	300.00	1,093.00
03-10	Transfer To Checking Judy A Ray	35.00-	1,058.00
03-17	Transfer From Shares	250.00	1,308.00
03-17	Transfer To Checking Judy A Ray	25.00-	1,283.00
03-17	Transfer To Checking	700.00	583.00
03-17	Paid To - Interactive Brok ACH Transf Chk 2800008	500.00-	83.00
<b>03-18</b>	<b>Ending Balance</b>		<b>83.00</b>

Average Daily Balance - Current Cycle: \$445.96

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
02-19	ACH	50.00	03-17	ACH	500.00
02-20	ACH	50.00	03-06	POS	100.00
03-04	ACH	100.00			

**Savings**

**Membership Savings - 3001750359**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-19	Beginning Balance		18,937.20
02-25	Transfer To Checking	700.00-	18,237.20
02-27	Transfer From Checking	724.00	18,961.20
02-27	eDeposit-Scan/Mobile 000000208620686	464.00	19,425.20
02-27	Transfer To Checking	1,064.00-	18,361.20
02-28	Transfer From Checking	1,118.00	19,479.20
02-28	Dividend	3.05	19,482.25
03-03	Transfer To Checking	100.00-	19,382.25
03-03	Transfer To Checking	200.00-	19,182.25
03-03	Transfer To Checking	1,300.00-	17,882.25
03-05	Transfer From Shares Trendovista LLC	843.25	18,725.50
03-05	Transfer To Checking	843.00-	17,882.50
03-06	Transfer From Checking	323.31	18,205.81
03-06	Transfer From Checking	600.00	18,805.81
03-06	Transfer From Checking	1,596.70	20,402.51
03-06	Deposit	4,000.00	24,402.51
03-10	Transfer To Checking Alexandra J Cole	180.00-	24,222.51
03-17	Transfer To Checking	250.00-	23,972.51



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**Statement of Account**  
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**Membership Savings - 3001750359**

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Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
03-17	Transfer To Checking	600.00-	23,372.51
03-18	Ending Balance		23,372.51

Your account earned \$3.05, with an annual percentage yield earned of 0.25%, for the dividend period from 02-01-2025 through 02-28-2025

**2024 Year to Date Federal Income Tax Information**

SAVINGS DIVIDENDS	1.29		
CHECKING DIVIDENDS	0.03	FINANCE CHARGE CHECKING LOC	0.00

**Disclosure Information**

- The interest charge on the Checking Line of Credit advances begins to accrue on the date an advance is posted to your account and continues to accrue daily on the unpaid principal balance.
- We calculate the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances or fees, and subtract any payments, credits, or unpaid interest charges.
- You may also determine the amount of interest charges by multiplying the "Balance Subject to Interest Rate" by the number of days in the billing cycle and the daily periodic rate. The "Balance Subject to Interest Rate" disclosed in the Interest Charge Calculation table is the "average daily balance." To calculate the "average daily balance" add up all the "daily balances" for the billing cycle and divide the total by the number of days in the billing cycle.
- If there are two or more daily periodic rates imposed during the billing cycle, you may determine the amount of interest charges by multiplying each of the "Balances Subject to Interest Rate" by the number of days the applicable rate was in effect and multiplying each of the results by the applicable daily periodic rate and adding the results together.

**What to Do if You Think You Find a Mistake on Your Statement**

**Errors Related to a Checking Line of Credit Advance**

If you think there is an error on your statement, write to us at:

Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000; or by fax, 1-703-206-4244.

You may also contact us on the Web: [navyfederal.org](http://navyfederal.org).

In your letter, give us the following information:

- Account information:** Your name and account number.
- Dollar amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential error, and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

If we take more than 10 days in resolving an electronic transfer inquiry, we will provisionally credit your account for the amount in question so that you will have access to the funds during the time of our investigation.

**Errors Within Your Checking Account, Money Market Savings Account, or Savings Account**

In case of errors or questions about your electronic transfers telephone us at 1-888-842-6328, write us at the address provided above, or through Navy Federal Online Banking as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**Payments**

Your check must be payable to Navy Federal Credit Union and include your Checking Line of Credit account number. Include the voucher found at the bottom of your statement and mail the enclosed envelope to: Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100. Payments received by 5:00 pm Eastern Time at the mail address above will be credited the same day. Mailed payments for your Checking Line of Credit account may not be commingled with funds designated for credit to other Navy Federal Credit Union accounts.