



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

### Statement of Account

Statement Period  
05/19/25 - 06/18/25

Access No. 3192670

Routing Number: 2560-7497-4

#BWNLLSV  
#000000P3Q9RVW0A9#000JMU90F  
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 [navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
Collect internationally 1-703-255-8837

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

## IMPORTANT CHANGE IN TERMS OF SERVICE EFFECTIVE AS OF 23 JUNE 2025

We are amending our funds availability policy concerning the deposit of checks into consumer and business accounts. The details of the change can be found here: [navy.federal.org/campaigns/emessage/change-in-terms-notice.html](http://navy.federal.org/campaigns/emessage/change-in-terms-notice.html).

Please read this information carefully. If you have any questions, please contact Navy Federal at 888-842-6328 or send us an eMessage via online banking.

## Summary of your deposit accounts

|   | Previous<br>Balance | Deposits/<br>Credits | Withdrawals/<br>Debits | Ending<br>Balance  | YTD<br>Dividends |
|---|---------------------|----------------------|------------------------|--------------------|------------------|
| <b>EveryDay Checking</b><br>7001839864  | \$695.02            | \$29,482.00          | \$17,026.70            | \$13,150.32        | \$0.06           |
| 7192983158                              | \$3.00              | \$25,000.00          | \$21,000.00            | \$4,003.00         | \$0.00           |
| <b>Membership Savings</b><br>3001750359 | \$1,415.94          | \$2,815.73           | \$2,850.00             | \$1,381.67         | \$9.56           |
| <b>Totals</b>                           | <b>\$2,113.96</b>   | <b>\$57,297.73</b>   | <b>\$40,876.70</b>     | <b>\$18,534.99</b> | <b>\$9.62</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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**Statement of Account**  
For MATTHEW V HOFF

## Checking

### EveryDay Checking - 7001839864

Joint Owner(s): NONE

| Date  | Transaction Detail   | Amount(\$) | Balance(\$) |
|-------|--|------------|-------------|
| 05-19 | Beginning Balance  |            | 695.02      |
| 05-21 | Transfer To Checking<br>Judy A Ray   | 65.00-     | 630.02      |
| 05-22 | Deposit - ACH Paid From USAA Chk-Intrnt Transfer 01Afd                         | 1,000.00   | 1,630.02    |
| 05-22 | Transfer From Shares   | 1,300.00   | 2,930.02    |
| 05-22 | Transfer To Checking<br>Clinton T Ashe   | 2,777.27-  | 152.75      |
| 05-23 | Deposit - ACH Paid From USAA Chk-Intrnt Transfer 01Afd                         | 2,200.00   | 2,352.75    |
| 05-23 | Transfer To Shares   | 2,200.00-  | 152.75      |
| 05-28 | Deposit - ACH Paid From USAA Chk-Intrnt Transfer 01Afd                         | 1,788.00   | 1,940.75    |
| 05-28 | Transfer From Shares   | 700.00     | 2,640.75    |
| 05-29 | POS Debit- Debit Card 0771 05-28-25 Wdw Tickets-Online 407-828-5630 FL         | 635.82-    | 2,004.93    |
| 05-30 | Transfer To Loan<br>Matthew V Hoff   | 250.71-    | 1,754.22    |
| 05-30 | Transfer To Credit Card  | 435.59-    | 1,318.63    |
| 05-30 | Dividend   | 0.01       | 1,318.64    |
| 06-02 | Transfer To Loan<br>Matthew V Hoff   | 1,050.78-  | 267.86      |
| 06-05 | Transfer From Shares   | 600.00     | 867.86      |
| 06-06 | Transfer From Shares<br>Savannah L Hoff  | 140.00     | 1,007.86    |
| 06-06 | POS Debit - Debit Card 0771 Transaction 06-05-25 Henny Penny Wate Waterford CT | 10.44-     | 997.42      |
| 06-06 | POS Debit - Debit Card 0771 Transaction 06-05-25 Navy Exchange 050340 Groton   | 499.99-    | 497.43      |
| 06-09 | Transfer From Checking<br>Judy A Ray   | 115.00     | 612.43      |
| 06-09 | eDeposit-Scan/Mobile 000000214777541   | 499.99     | 1,112.42    |

## 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 Period  
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Access No. 3192670

**Statement of Account**  
For MATTHEW V HOFF

**EveryDay Checking - 7001839864**

(Continued from previous page)

Joint Owner(s): NONE

| Date  | Transaction Detail  | Amount(\$) | Balance(\$)      |
|-------|---|------------|------------------|
| 06-09 | POS Debit - Debit Card 0771 Transaction 06-08-25 Wal-Mart #2331 Waterford             | 27.85-     | 1,084.57         |
| 06-10 | Transfer From Checking  | 15,000.00  | 16,084.57        |
| 06-10 | Transfer To Shares  | 115.00-    | 15,969.57        |
| 06-10 | Transfer To Shares  | 499.99-    | 15,469.58        |
| 06-11 | POS Debit- Debit Card 0771 06-10-25 Subway 17540 Groton CT                            | 18.16-     | 15,451.42        |
| 06-11 | POS Debit- Debit Card 0771 06-09-25 Taco Bell#29312 Groton CT                         | 86.84-     | 15,364.58        |
| 06-11 | Transfer To Checking<br>Iva M Hoff  | 1,500.00-  | 13,864.58        |
| 06-12 | POS Debit- Debit Card 0771 06-10-25 Reunions Pub 1353 Groton CT                       | 10.18-     | 13,854.40        |
| 06-12 | POS Debit - Debit Card 0771 Transaction 06-11-25 New London Commi 40 CR<br>Hadlyme CT | 62.92-     | 13,791.48        |
| 06-12 | POS Debit- Debit Card 0771 06-10-25 Itt Groton Groton CT                              | 5,540.50-  | 8,250.98         |
| 06-13 | Transfer To Loan<br>Matthew V Hoff  | 250.71-    | 8,000.27         |
| 06-13 | Transfer To Loan  | 300.00     | 7,700.27         |
| 06-16 | Transfer From Checking<br>Alexandra J Cole  | 139.00     | 7,839.27         |
| 06-16 | ACH Paid To Matthew Hoff  | 600.00-    | 7,239.27         |
| 06-16 | POS Debit - Debit Card 0771 Transaction 06-13-25 Wal-Mart #2331 Waterford             | 8.19       | 7,231.08         |
| 06-16 | POS Debit- Debit Card 0771 06-14-25 Coldstone 20806 Waterford CT                      | 30.21      | 7,200.87         |
| 06-16 | POS Debit - Debit Card 0771 Transaction 06-15-25 Henny Penny Wate Waterford CT        | 50.55      | 7,150.32         |
| 06-17 | Transfer From Checking  | 6,000.00   | 13,150.32        |
| 06-18 | <b>Ending Balance</b>   |            | <b>13,150.32</b> |

Average Daily Balance - Current Cycle: \$3,545.91

Your account earned \$0.01, with an annual percentage yield earned of 0.01%, for the dividend period from 05-01-2025 through 05-31-2025

**Items Paid**

| Date  | Item | Amount(\$) | Date  | Item | Amount(\$) |
|-------|------|------------|-------|------|------------|
| 05-29 | POS  | 635.82     | 06-12 | POS  | 10.18      |
| 06-06 | POS  | 10.44      | 06-12 | POS  | 62.92      |
| 06-06 | POS  | 499.99     | 06-12 | POS  | 5,540.50   |
| 06-09 | POS  | 27.85      | 06-16 | POS  | 8.19       |
| 06-11 | POS  | 18.16      | 06-16 | POS  | 30.21      |
| 06-11 | POS  | 86.84      | 06-16 | POS  | 50.55      |

**EveryDay Checking - 7192983158**

Joint Owner(s): NONE

| Date  | Transaction Detail    | Amount(\$) | Balance(\$)     |
|-------|-----------------------|------------|-----------------|
| 05-19 | Beginning Balance     |            | 3.00            |
| 06-10 | Deposit               | 25,000.00  | 25,003.00       |
| 06-10 | Transfer To Checking  | 15,000.00- | 10,003.00       |
| 06-17 | Transfer To Checking  | 6,000.00-  | 4,003.00        |
| 06-18 | <b>Ending Balance</b> |            | <b>4,003.00</b> |

Average Daily Balance - Current Cycle: \$2,519.12



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**Statement of Account**  
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## Savings

### Membership Savings - 3001750359

Joint Owner(s): NONE

| Date  | Transaction Detail     | Amount(\$) | Balance(\$) |
|-------|------------------------|------------|-------------|
| 05-19 | Beginning Balance      |            | 1,415.94    |
| 05-22 | Transfer To Checking   | 1,300.00-  | 115.94      |
| 05-23 | Transfer From Checking | 2,200.00   | 2,315.94    |
| 05-27 | Transfer To Checking   | 50.00-     | 2,265.94    |
|       | Judy A Ray             |            |             |
| 05-27 | Transfer To Checking   | 100.00-    | 2,165.94    |
| 05-28 | Transfer To Checking   | 700.00-    | 1,465.94    |
| 05-30 | Dividend               | 0.74       | 1,466.68    |
| 06-05 | Transfer To Checking   | 600.00-    | 866.68      |
| 06-10 | Transfer From Checking | 115.00     | 981.68      |
| 06-10 | Transfer From Checking | 499.99     | 1,481.67    |
| 06-13 | Transfer To Checking   | 100.00-    | 1,381.67    |
|       | Judy A Ray             |            |             |
| 06-18 | Ending Balance         |            | 1,381.67    |

Your account earned \$0.74, with an annual percentage yield earned of 0.25%, for the dividend period from 05-01-2025 through 05-31-2025

#### 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.