

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
381.61	0.00	02/12/2025	15,605.22	XXXX XXXX XXXX XXXX	\$.

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

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

JOE M. SMITH
1962 WELLIVER RD
HINGHAM, MT 59528

** 0081660


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ACCOUNT NUMBER XXXX XXXX XXXX XXXX
ACCESS NUMBER XXXXXXXXXX XXXXXXXXXX

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$15,807.26
Payments	-\$1,500.00
Other Credits	-\$0.28
Purchases	+\$1,049.75
Cash Advances	+\$0.00
Fees Charged	+\$20.88
Interest Charged	+\$227.61
New Balance	\$15,605.22
Past Due Amount	\$0.00
Over Limit Amount	\$0.00
Credit Limit	\$16,000.00
Available Credit	\$394.78
Cash Limit	\$4,800.00
Available Cash	\$394.78
Statement Closing Date	01/15/2025
Days in Billing Cycle	31

PAYMENT INFORMATION		
New Balance	\$15,605.22	
Minimum Payment Due	\$381.61	
Payment Due Date	02/12/2025	
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
Minimum 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. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	29 years	\$36,928
\$558	3 years	\$20,088 (Savings = \$16,840)

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

SELF SERVICE OPTIONS
Go Paperless Access up to 36 months of statements online. Simple, secure, eco-friendly. navyfederal.org/CCpaperless
Manage on the Go Pay bills, set alerts, and more with Navy Federal Online or the Navy Federal Mobile App. Your finances, your control.
 navyfederal.org/CCmobile

REWARD POINT SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Purged	End Balance
6,009	1,396	0	0	0	0	7,405
Total Rewards Earned Year to Date:				21,198		
Redemptions are not permitted on closed or delinquent accounts.						

Rewards Details	
Rewards for Jan 2025	Rewards Points
Restaurants 3X	494
Gas Stations 2X	28
Other Eligible Purchases 1X	874
Total This Period	1,396

CREDIT CARD CHANGE OF ADDRESS

ACCESS NO. xxxxxxx		CREDIT CARD NO. 0000		
RANK/RATE	NAME(FIRST	MI	LAST	SUFFIX)
NEW ADDRESS				
CITY		STATE		ZIP CODE
APPLICANT OR CO-APPLICANT SIGNATURE			EMAIL ADDRESS	
THIS ADDRESS CHANGE IS APPLICABLE TO: <input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> American Express <input type="checkbox"/> ALL APPLICANT'S NFCU ACCOUNTS <input type="checkbox"/> JOINT OWNER(S) - IF NFCU SAVINGS IS A JOINT ACCOUNT			CELL PHONE OTHER CONTACT NO. <input type="checkbox"/> HOME <input type="checkbox"/> OTHER (If you provide a cell phone number, Navy Federal has your permission to place automated non-marketing calls and text messages to that number. Message and data rates may apply.)	

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Information About Your Visa® Account

Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free1-888-842-6328
Collect internationally1-703-255-8837
For toll free numbers when overseas.....navyfederal.org/overseas/
Emergency Assistance1-800-VISA-911
Emergency Assistance (from overseas, call collect)1-410-581-9994

Variable Rate Information: Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay and your Minimum Payment Due amount. Your APR is adjusted monthly on the first business day of the month; it is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first day of the previous month. Your Margin is a percentage amount that we determine based on an evaluation of your credit history.

Payments: Payments may be made by mail, electronic transfer, or at a branch in person. All payments must be made in U.S. dollars. Payments you mail must be addressed to Navy Federal, P.O. Box 3500, Merrifield, VA 22119-3500. Payments we receive by mail at this address by 5:00 pm ET will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account may not be commingled with funds designated for credit to other Navy Federal accounts. We will accept late or partial payments without forfeiting any of Navy Federal's rights under this Agreement. Payments that are marked "paid in full" and that are of an amount less than the balance on the credit card account, or that are marked with any other restrictive endorsements, should be sent to P.O. Box 3501, Merrifield, VA 22119, Attn: Credit Card Division.

Transactions Made in Foreign Currency: All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date.

Paying Interest: Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers, and convenience checks on the transaction date.

ATM Cash Advance Fees: None if performed at a Navy Federal branch or ATM. Otherwise **\$0.50** per domestic transaction or **\$1.00** per overseas transaction. If you use your card at an ATM not operated by Navy Federal, you may be charged an ATM fee by the owner of the ATM.

How We Determine the Amount of Interest Charges: We use the daily balance method (including new transactions) to calculate the Balance Subject to Interest Rate. For more information about this method and how your interest charges were determined, call us at 1-888-842-6328.

We calculate the interest charges separately for each Balance Subject to Interest Rate. The Balance Subject to Interest Rate is the average of the balance type's daily balances during the billing cycle. Your interest charges can be determined by multiplying the Balance Subject to Interest Rate by its daily periodic rate and the number of days in the billing cycle. The daily periodic rate for each balance is equal to its APR divided by 365.

Payment Allocation: In general, we will apply your minimum payment to the overlimit amount (if any), interest, and fees first before applying it to principal balances. If your account has balances with different APRs, we will apply the minimum payment first to the balance with the lowest APR before balances with higher APRs. Any payment amount in

excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on APR.

Billing Rights Summary

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

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

Navy Federal Credit Union
P.O. Box 3501
Merrifield, VA 22119

You may also contact us electronically through Online Banking at 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 errors, 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.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* or electronically at:

Navy Federal Credit Union
P.O. Box 3501
Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

TRANSACTIONS					
PAYMENTS AND CREDITS					
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount
12/14/24	12/16/24	70000000001000001010000	NFO PAYMENT RECEIVED	XXXX XXXX XXXX XXXX	\$300.00
12/15/24	12/16/24		FINANCE CHARGE CREDIT ADJUSTMENT	XXXX XXXX XXXX XXXX	\$0.28
12/20/24	12/20/24	70000000000001001000000	NFO PAYMENT RECEIVED	XXXX XXXX XXXX XXXX	\$300.00
12/29/24	12/30/24	70000000000001000000000	NFO PAYMENT RECEIVED	XXXX XXXX XXXX XXXX	\$300.00
01/03/25	01/03/25	7000000000000000000100000	NFO PAYMENT RECEIVED	XXXX XXXX XXXX XXXX	\$300.00
01/13/25	01/13/25	70000000010000000110000	NFO PAYMENT RECEIVED	XXXX XXXX XXXX XXXX	\$300.00
TOTAL PAYMENTS AND CREDITS					\$1,500.28

TRANSACTIONS					
JOE M SMITH XXXX XXXX XXXX XXXX					
Trans Date	Post Date	Reference No.	Description		Amount
12/14/24	12/16/24	2000000000000000000000000	NEXBILLPAY, LLC 205-9451126 AL		\$3.95
12/14/24	12/16/24	2000000000000000000000000	LIGHTTUBE - NEXBILLPAY, L205-9451126 MT		\$64.95
12/20/24	12/23/24	2000000000000000000000000	PY *HAWX SERVICES OGDEN855-9080610 UT		\$50.00
12/20/24	12/23/24	2000000000000000000000000	GOOGLE *YouTubePremium g.co/helpay#CA		\$22.99
12/23/24	12/24/24	2000000000000000000000000	TMOBILE*AUTO PAY 800-937-8997 WA		\$176.84
12/26/24	12/27/24	2000000000000000000000000	HLU*HULUPLUS hulu.com/billCA		\$18.60
12/26/24	12/27/24	2000000000000000000000000	CATTLEMENS CUT STEA GREAT FALLS MT		\$80.00
12/26/24	12/30/24	2000000000000000000000000	HINGHAM BOWLING LANES HINGHAM MT		\$21.00
12/29/24	12/30/24	2000000000000000000000000	Nintendo CA1329305080 800-2553700 WA		\$65.84
01/02/25	01/03/25	2000000000000000000000000	GEICO *AUTO 800-841-3000 DC		\$187.43
01/02/25	01/03/25	2000000000000000000000000	CHEWY.COM 800-672-4399 FL		\$112.58
01/03/25	01/06/25	2000000000000000000000000	Netflix.com netflix.com CA		\$7.65
01/04/25	01/06/25	2000000000000000000000000	GNC #003865 GREAT FALLS MT		\$51.56
01/05/25	01/07/25	2000000000000000000000000	WATTS-N-STORAGE OF HINGHAM825-777-3528 MT		\$65.00
01/05/25	01/07/25	2000000000000000000000000	SHELL OIL 21575254063 HINGHAM MT		\$13.83
01/06/25	01/07/25	2000000000000000000000000	CTLP*Aramark Corporati PHILADELPHIA PA		\$1.90
01/06/25	01/07/25	2000000000000000000000000	DOLLAR GENERAL #21955 HINGHAM MT		\$9.61
01/06/25	01/08/25	2000000000000000000000000	365 MARKET 888 432-3299 TROY MI		\$3.05
01/07/25	01/08/25	2000000000000000000000000	CTLP*Aramark Corporati PHILADELPHIA PA		\$2.40
01/07/25	01/08/25	2000000000000000000000000	365 Market J 888 432-3299TROY MI		\$3.05
01/07/25	01/08/25	2000000000000000000000000	365 Market J 888 432-3299TROY MI		\$1.58
01/07/25	01/09/25	2000000000000000000000000	RUBY TUESDAY 3700 GREAT FALLS MT		\$29.28
01/08/25	01/09/25	2000000000000000000000000	CTLP*Aramark Corporati PHILADELPHIA PA		\$1.90
01/08/25	01/09/25	2000000000000000000000000	365 Market J 888 432-3299TROY MI		\$3.05
01/08/25	01/10/25	2000000000000000000000000	365 MARKET 888 432-3299 TROY MI		\$3.59
01/09/25	01/10/25	2000000000000000000000000	CTLP*Aramark Corporati PHILADELPHIA PA		\$1.90
01/09/25	01/10/25	2000000000000000000000000	CTLP*Aramark Corporati PHILADELPHIA PA		\$2.65
01/09/25	01/10/25	2000000000000000000000000	CTLP*Aramark Corporati PHILADELPHIA PA		\$1.90
01/09/25	01/10/25	2000000000000000000000000	365 Market J 888 432-3299TROY MI		\$3.05
01/09/25	01/13/25	2000000000000000000000000	365 MARKET 888 432-3299 TROY MI		\$3.92
01/12/25	01/13/25	2000000000000000000000000	TRACTOR-SUPPLY-CO #0402 GREAT FALLS MT		\$34.70
TOTAL New Activity for JOE M SMITH					\$1,049.75

FEES					
Trans Date	Post Date	Reference No.	Description		Amount
01/15/25	01/15/25		PMT PROTECTION PLAN PRIMARY LIFE/DIS		\$20.88
TOTAL FEES					\$20.88

TRANSACTIONS		
INTEREST CHARGED		
	Description	Amount
	INTEREST CHARGE-PURCHASES	\$227.61
	TOTAL INTEREST	\$227.61

2025 TOTALS YEAR-TO-DATE	
Total Fees charged in 2025	\$20.88
Total Interest charged in 2025	\$227.61

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	17.15% (v)	\$15,626.73	\$227.61
Bal Trf/Conv Chk	17.15% (v)	\$0.00	\$0.00
Cash Advances	18.00% (v)	\$0.00	\$0.00
(v) = Variable Rate			
Please see the Paying Interest section and How We Determine the Amount of Interest Charges section for information about when interest starts to accrue and how you can avoid paying interest.			