



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

## Statement of Account

Statement Period  
06/15/20 - 07/14/20

Access No. 11113633

Routing Number: 2560-7497-4

#BWNLLSV  
#000000Q1Q1SVS3A1#000JML90F  
REGIS N ADJIHOU  
3705 WYNDHAM WAY APT 6  
LOUISVILLE KY 40299-5910

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

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## Say "Yes" to Paperless Statements

If you haven't already, go paperless! You can access up to 36 months of statements anytime, anywhere. To get started, select "Statements" in digital banking.\* It's an easy way to reduce the risk of identity theft and cut down on paper clutter. Insured by NCUA. \*Message and data rates may apply. Visit [navyfederal.org](http://navyfederal.org) for more information.

## Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
<b>e-Checking</b> 7067832910	\$449.12	\$5,950.16	\$6,187.31	\$211.97	\$0.16
<b>Membership Savings</b> 3086646282	\$6,011.46	\$1.18	\$3,000.00	\$3,012.64	\$3.06
<b>Savings</b> 3094564915	\$0.48	\$0.00	\$0.00	\$0.48	\$0.00
<b>Totals</b>	<b>\$6,461.06</b>	<b>\$5,951.34</b>	<b>\$9,187.31</b>	<b>\$3,225.09</b>	<b>\$3.22</b>

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

REGIS N ADJIHOU

11113633

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	
7067832910	Checking		
3086646282	Savings		
3094564915	Savings		
TOTAL			

**405706783291030866462823094564915000**



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For REGIS N ADJIHOU

## Checking

### e-Checking - 7067832910

Joint Owner(s): WYNTER L ADJIHOU

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-15	Beginning Balance		449.12
06-15	Paid To - Chrysler Capital Payment Chk 2100002	388.87-	60.25
06-16	Deposit - ACH Paid From Doordash, Inc. Doordash, 061620	343.88	404.13
06-16	Transfer From Shares	500.00	904.13
	Regis N Adjihou		
06-16	Transfer From Checking	600.00	1,504.13
	Wynter L Adjihou		
06-16	POS Debit- Debit Card 7186 06-14-20 Burger King #5756 Louisville KY	9.41-	1,494.72
06-17	Deposit - ACH Paid From Grubhub Inc Jun Actvty 061720	366.15	1,860.87
06-17	POS Debit- Debit Card 7186 06-16-20 Moe's Southwest #1 Louisville KY	22.55-	1,838.32
06-17	POS Debit- Debit Card 7186 06-15-20 Hooters Dupont Louisville KY	30.48-	1,807.84
06-17	POS Debit - Debit Card 7186 Transaction 06-16-20 Embry's AL Blossom Aut Louisville KY	1,427.72-	380.12
06-18	POS Debit - Debit Card 7186 Transaction 06-17-20 Manslick Maratho Louisville KY	13.00-	367.12
06-19	POS Debit - Debit Card 7186 Transaction 06-18-20 Aaa Food Mart Jeffersontown KY	20.00-	347.12
06-22	POS Debit - Debit Card 7186 Transaction 06-19-20 Kroger #3 2440 Bardsto Louisville KY	7.20-	339.92
06-22	POS Debit - Debit Card 7186 Transaction 06-20-20 Thorntons #0026 #0026 Louisville KY	10.00-	329.92
06-22	POS Debit - Debit Card 7186 Transaction 06-21-20 Aaa Food Mart Jeffersontown KY	20.00-	309.92
06-23	Deposit - ACH Paid From Doordash, Inc. Doordash, 062320	303.00	612.92
06-23	ATM Withdrawal 06-22-20 L & N FCU Louisville KY	300.00-	312.92
06-23	POS Debit - Debit Card 7186 Transaction 06-22-20 Walgreens Store 5400 N Louisville KY	9.32-	303.60
06-24	Deposit - ACH Paid From Grubhub Inc Jun Actvty 062420	403.29	706.89
06-24	ATM Fee - Withdrawal 06-23-20 Pnc Bank Louisville KY	1.00-	705.89

### 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 REGIS N ADJIHOU

**e-Checking - 7067832910**

(Continued from previous page)

Joint Owner(s): WYNTER L ADJIHOU

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-24	ATM Withdrawal 06-23-20 Pnc Bank Louisville KY	52.99-	652.90
06-24	ATM Withdrawal 06-23-20 L & N FCU Louisville KY	60.00-	592.90
06-24	POS Debit - Debit Card 7186 Transaction 06-23-20 Sunoco 01757475 Louisville KY	20.01-	572.89
06-25	POS Debit - Debit Card 7186 Transaction 06-24-20 Aaa Food Mart Jeffersontown KY	20.02-	552.87
06-25	POS Debit- Debit Card 7186 06-24-20 Moe's Southwest #2 Louisville KY	21.06-	531.81
06-29	Transfer From Shares Regis N Adjihou	100.00	631.81
06-29	Transfer From Shares Wynter L Adjihou	150.00	781.81
06-29	POS Debit- Debit Card 7186 06-26-20 Kroger #350 Louisville KY	9.53-	772.28
06-29	POS Debit - Debit Card 7186 Transaction 06-27-20 Sunoco 01757475 Louisville KY	10.00-	762.28
06-29	POS Debit- Debit Card 7186 06-26-20 Cheers Liquor Louisville KY	16.95-	745.33
06-29	POS Debit - Debit Card 7186 Transaction 06-26-20 Thorntons #0165 #0165 Louisville KY	20.00-	725.33
06-30	Deposit - ACH Paid From Doordash, Inc. Doordash, 063020	182.25	907.58
06-30	Transfer From Shares Wynter L Adjihou	280.00	1,187.58
06-30	POS Debit - Debit Card 7186 Transaction 06-29-20 O'Reilly Auto Parts 19 Jeffersontown KY	14.83-	1,172.75
06-30	POS Debit- Debit Card 7186 06-29-20 Wu *5227158645 877-989-3268 CA	92.00-	1,080.75
06-30	POS Debit- Debit Card 7186 06-29-20 Jefferson County C Louisville KY	427.43-	653.32
06-30	Dividend	0.02	653.34
07-01	Deposit - ACH Paid From Grubhub Inc Jun Actvty 070120	485.13	1,138.47
07-01	POS Debit- Debit Card 7186 06-30-20 Speedway 09554 Lou Louisville KY	10.00-	1,128.47
07-01	POS Debit- Debit Card 7186 06-29-20 Sene Grill West Chester OH	37.06-	1,091.41
07-02	Transfer From Shares Regis N Adjihou	600.00	1,691.41
07-02	POS Debit- Debit Card 7186 06-30-20 Ecc Guns Incorpora Louisville KY	354.83-	1,336.58
07-03	Transfer From Shares Regis N Adjihou	150.00	1,486.58
07-03	POS Debit - Debit Card 7186 Transaction 07-02-20 Aaa Food Mart Jeffersontown KY	22.24-	1,464.34
07-03	POS Debit - Debit Card 7186 Transaction 07-02-20 The Home Depot #2305 Louisville KY	27.54-	1,436.80
07-03	POS Debit - Debit Card 7186 Transaction 07-02-20 Kroger #7 9501 Westpor Louisville KY	739.98-	696.82
07-06	POS Debit - Debit Card 7186 Transaction 07-04-20 Aaa Food Mart Jeffersontown KY	22.51-	674.31
07-06	POS Debit- Debit Card 7059 07-03-20 Ecc Guns Incorpora Louisville KY	25.44-	648.87
07-06	POS Debit- Debit Card 7059 07-05-20 Moe's Southwest #1 Louisville KY	29.71-	619.16
07-06	POS Debit- Debit Card 7186 07-03-20 Shoot Point Blank Louisville KY	77.07-	542.09
07-06	POS Debit- Debit Card 7186 07-02-20 Ecc Guns Incorpora Louisville KY	488.03-	54.06
07-06	Transfer To Checking Wynter L Adjihou	18.00-	36.06
07-07	Deposit - ACH Paid From Doordash, Inc. Doordash, 070720	212.77	248.83
07-07	POS Debit- Debit Card 7186 07-06-20 Thomas Car Wash Louisville KY	5.00-	243.83
07-08	Deposit - ACH Paid From Grubhub Inc Jul Actvty 070820	530.62	774.45
07-08	POS Debit- Debit Card 7186 07-06-20 Marathon Petro1100 Jeffersontown KY	20.87-	753.58
07-08	POS Debit - Debit Card 7186 Transaction 07-07-20 Kroger #3 2440 Bardsto Louisville KY	25.95-	727.63



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For REGIS N ADJIHOU

**e-Checking - 7067832910**

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Joint Owner(s): WYNTER L ADJIHOU

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-09	POS Debit - Debit Card 7186 Transaction 07-08-20 Kroger Fu 1265 Goss Av Louisville KY	20.00-	707.63
07-13	Transfer From Shares Wynter L Adjihou	150.00	857.63
07-13	Transfer From Shares Regis N Adjihou	300.00	1,157.63
07-13	POS Debit - Debit Card 7186 Transaction 07-10-20 Speedway 09451 2 2400 Louisville KY	10.00-	1,147.63
07-13	POS Debit- Debit Card 7186 07-09-20 Waffle House 0179 Norcross GA	18.45-	1,129.18
07-13	POS Debit - Debit Card 7186 Transaction 07-11-20 Aaa Food Mart Jeffersontown KY	22.32-	1,106.86
07-13	POS Debit - Debit Card 7186 Transaction 07-12-20 Aaa Food Mart Jeffersontown KY	23.69-	1,083.17
07-13	POS Debit - Debit Card 7186 Transaction 07-11-20 Best Buy #333 Louisville KY	625.38-	457.79
07-13	Paid To - Chrysler Capital Payment Chk 2100002	388.87-	68.92
07-14	Deposit - ACH Paid From Doordash, Inc. Doordash, 071420	289.06	357.98
07-14	Transfer To Checking Wynter L Adjihou	150.00-	207.98
07-14	ATM Rebate	3.99	211.97
<b>07-14</b>	<b>Ending Balance</b>		<b>211.97</b>

Average Daily Balance - Current Cycle: \$555.64

Your account earned \$0.02, with an annual percentage yield earned of 0.05%, for the dividend period from 06-01-2020 through 06-29-2020

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
06-15	ACH	388.87	07-01	POS	10.00
07-13	ACH	388.87	07-02	POS	354.83
06-16	POS	9.41	07-03	POS	27.54
06-17	POS	30.48	07-03	POS	739.98
06-17	POS	1,427.72	07-03	POS	22.24
06-17	POS	22.55	07-06	POS	25.44
06-18	POS	13.00	07-06	POS	29.71
06-19	POS	20.00	07-06	POS	77.07
06-22	POS	10.00	07-06	POS	488.03
06-22	POS	20.00	07-06	POS	22.51
06-22	POS	7.20	07-07	POS	5.00
06-23	POS	9.32	07-08	POS	25.95
06-24	POS	20.01	07-08	POS	20.87
06-25	POS	21.06	07-09	POS	20.00
06-25	POS	20.02	07-13	POS	18.45
06-29	POS	10.00	07-13	POS	22.32
06-29	POS	16.95	07-13	POS	23.69
06-29	POS	20.00	07-13	POS	625.38
06-29	POS	9.53	07-13	POS	10.00
06-30	POS	92.00	06-23	ATMO	300.00
06-30	POS	427.43	06-24	ATMO	60.00
06-30	POS	14.83	06-24	ATMO	52.99
07-01	POS	37.06			

**Savings**

**Membership Savings - 3086646282**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-15	Beginning Balance		6,011.46
06-16	Transfer To Checking Regis N Adjihou	500.00-	5,511.46
06-29	Transfer To Checking Regis N Adjihou	100.00-	5,411.46
06-30	Dividend	1.18	5,412.64



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**Membership Savings - 3086646282**

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Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-02	Transfer To Checking Regis N Adjihou	600.00-	4,812.64
07-02	Transfer To Credit Card Regis N Adjihou	1,350.00-	3,462.64
07-03	Transfer To Checking Regis N Adjihou	150.00-	3,312.64
07-13	Transfer To Checking Regis N Adjihou	300.00-	3,012.64
<b>07-14</b>	<b>Ending Balance</b>		<b>3,012.64</b>

Your account earned \$1.18, with an annual percentage yield earned of 0.25%, for the dividend period from 06-01-2020 through 06-29-2020

**Savings - 3094564915**

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-15	Beginning Balance		0.48
	<b>No Transactions This Period</b>		
<b>07-14</b>	<b>Ending Balance</b>		<b>0.48</b>

**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.