



Credit Union

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

## Statement of Account

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Statement Period  
04/15/20 - 05/14/20

Access No. 11113633

#BWNLLSV  
#000000Q1Q1SVS3A1#000MMY90F  
REGIS N ADJIHOU  
3705 WYNDHAM WAY APT 6  
LOUISVILLE KY 40299-5910

Routing Number: 2560-7497-4

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 NOTICE: Effective July 1, 2020, Navy Federal Credit Union is updating our funds availability policy to:

- Increase the amount of funds available on the first business day after a deposit is made in branch or by mail with personal or business checks from \$200 to \$225; and increase funds available immediately after a deposit is made at a Navy Federal ATM with personal or business checks from \$200 to \$225.
- Increase the amount of funds available from next-day items deposited into new accounts from \$5,000 to \$5,525; and increase the large deposit threshold from \$5,000 to \$5,525.
- Shorten the general hold time from seven to five business days; and add "on-us" checks (checks written from Navy Federal accounts) deposited in person at a Navy Federal branch to our transactions allowing next-day availability.
- Clarify that messaging on Navy Federal ATMs will notify members of its cutoff time, and provide an address for mailed deposits: P.O. Box 3100, Merrifield, VA 22119-3100.
- Clarify that this policy does not extend to deposits made into IRAs, and to indicate longer delays may apply to deposits made outside the continental U.S.

### Summary of your deposit accounts

|                                  | Previous Balance  | Deposits/ Credits | Withdrawals/ Debits | Ending Balance    | YTD Dividends |
|----------------------------------|-------------------|-------------------|---------------------|-------------------|---------------|
| e-Checking<br>7067832910         | \$2,476.36        | \$5,376.16        | \$6,560.06          | \$1,292.46        | \$0.11        |
| Membership Savings<br>3086646282 | \$1,359.92        | \$3,650.52        | \$1,000.00          | \$4,010.44        | \$0.86        |
| Savings<br>3094564915            | \$0.48            | \$0.00            | \$0.00              | \$0.48            | \$0.00        |
| <b>Totals</b>                    | <b>\$3,836.76</b> | <b>\$9,026.68</b> | <b>\$7,560.06</b>   | <b>\$5,303.38</b> | <b>\$0.97</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      |                 |  |
|                |              |                 |  |
|                |              |                 |  |
|                |              | <b>TOTAL</b>    |  |

4057067832910308664628230945649150000000000000000000000000000004



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**Statement of Account**  
For REGIS N ADJIHOU

**Checking**

**e-Checking - 7067832910**

Joint Owner(s): WYNTER L ADJIHOU

| Date  | Transaction Detail  | Amount(\$) | Balance(\$) |
|-------|---|------------|-------------|
| 04-15 | Beginning Balance   |            | 2,476.36    |
| 04-15 | Deposit - ACH Paid From Square Inc * Cash App 041520                                  | 285.00     | 2,761.36    |
| 04-15 | Deposit - ACH Paid From Grubhub Inc Apr Actvty 041520                                 | 780.48     | 3,541.84    |
| 04-15 | POS Debit- Debit Card 7186 04-13-20 Taco Bell 034664 Louisville KY                    | 7.37-      | 3,534.47    |
| 04-15 | Transfer To Checking<br>Wynter L Adjihou  | 1,200.00-  | 2,334.47    |
| 04-16 | Transfer To Shares<br>Regis N Adjihou   | 2,150.00-  | 184.47      |
| 04-17 | POS Debit - Debit Card 7186 Transaction 04-16-20 Shell Service S Louisville KY        | 10.00-     | 174.47      |
| 04-20 | POS Debit- Debit Card 7186 04-17-20 McDonald's F6206 Louisville KY                    | 4.24-      | 170.23      |
| 04-20 | POS Debit- Debit Card 7186 04-18-20 Shell Oil 57443535 Louisville KY                  | 10.00-     | 160.23      |
| 04-20 | POS Debit- Debit Card 7186 04-17-20 Shell Oil 57443534 Louisville KY                  | 10.00-     | 150.23      |
| 04-20 | POS Debit- Debit Card 7186 04-16-20 Shell Oil 57444210 Louisville KY                  | 10.00-     | 140.23      |
| 04-20 | POS Debit - Debit Card 7059 Transaction 04-19-20 Wm Superc Wal-Mart Sup Louisville KY | 39.35-     | 100.88      |
| 04-21 | Deposit - ACH Paid From Doordash, Inc. Doordash, 042120                               | 71.75      | 172.63      |
| 04-22 | Deposit - ACH Paid From Grubhub Inc Apr Actvty 042220                                 | 1,181.73   | 1,354.36    |
| 04-22 | POS Debit- Debit Card 7186 04-21-20 BP#9245788Crittend Louisville KY                  | 10.00-     | 1,344.36    |
| 04-23 | POS Debit- Debit Card 7186 04-22-20 Star Food Mart Louisville KY                      | 10.00-     | 1,334.36    |
| 04-23 | Transfer To Shares<br>Regis N Adjihou   | 1,000.00-  | 334.36      |
| 04-24 | POS Debit- Debit Card 7186 04-23-20 Wu *1687703585 877-989-3268 CA                    | 130.00-    | 204.36      |
| 04-27 | POS Debit - Debit Card 7186 Transaction 04-26-20 Dollar-GE 2817 Del Rio Louisville KY | 2.28-      | 202.08      |
| 04-27 | POS Debit- Debit Card 7186 04-25-20 Raising Cane's #8 Louisville KY                   | 7.09-      | 194.99      |
| 04-27 | POS Debit- Debit Card 7186 04-26-20 Lamp Fall Market I Louisville KY                  | 8.99-      | 186.00      |

**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<br>(      ) |       |          | DAYTIME TELEPHONE NUMBER<br>(      ) |



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**Statement of Account**  
For REGIS N ADJIHOU

**e-Checking - 7067832910**

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Joint Owner(s): WYNTER L ADJIHOU

| Date         | Transaction Detail  | Amount(\$) | Balance(\$)     |
|--------------|---|------------|-----------------|
| 04-27        | POS Debit - Debit Card 7186 Transaction 04-26-20 Dollar-GE 2817 Del Rio Louisville KY | 14.31-     | 171.69          |
| 04-27        | POS Debit- Debit Card 7186 04-24-20 Shell Oil 57444021 Louisville KY                  | 20.00-     | 151.69          |
| 04-28        | Deposit - ACH Paid From Doordash, Inc. Doordash, 042820                               | 71.25      | 222.94          |
| 04-28        | POS Debit- Debit Card 7186 04-27-20 Vioc 040014 Louisville KY                         | 38.15-     | 184.79          |
| 04-29        | Deposit - ACH Paid From Grubhub Inc Apr Actvty 042920                                 | 983.77     | 1,168.56        |
| 04-29        | POS Debit- Debit Card 7186 04-28-20 Circle K 03240 Louisville KY                      | 10.00-     | 1,158.56        |
| 04-29        | POS Debit- Debit Card 7186 04-27-20 Shell Oil 57443534 Louisville KY                  | 10.00-     | 1,148.56        |
| 04-30        | Dividend  | 0.03       | 1,148.59        |
| 05-04        | POS Debit - Debit Card 7059 Transaction 05-01-20 CVS/Pharm 10856-3905 Louisville KY   | 8.14-      | 1,140.45        |
| 05-04        | POS Debit- Debit Card 7186 05-02-20 Speedway 09662 Lou Louisville KY                  | 10.00-     | 1,130.45        |
| 05-04        | POS Debit- Debit Card 7186 04-30-20 Shell Oil 57443535 Jeffersontown KY               | 10.00-     | 1,120.45        |
| 05-04        | POS Debit- Debit Card 7186 05-01-20 Shell Oil 57443534 Louisville KY                  | 10.00-     | 1,110.45        |
| 05-04        | Transfer To Shares<br>Regis N Adjihou   | 200.00-    | 910.45          |
| 05-05        | Deposit - ACH Paid From Doordash, Inc. Doordash, 050520                               | 107.90     | 1,018.35        |
| 05-05        | POS Debit- Debit Card 7186 05-04-20 Sunoco 0175747500 Louisville KY                   | 15.01-     | 1,003.34        |
| 05-05        | POS Debit - Debit Card 7186 Transaction 05-04-20 Kroger #7 3616 Buechel Louisville KY | 739.98-    | 263.36          |
| 05-06        | Deposit - ACH Paid From Grubhub Inc May Actvty 050620                                 | 888.90     | 1,152.26        |
| 05-06        | POS Debit - Debit Card 7186 Transaction 05-05-20 Walgreens Store 3600 F Louisville KY | 5.60-      | 1,146.66        |
| 05-06        | POS Debit- Debit Card 7186 05-05-20 Speedway 09783 Lou Louisville KY                  | 10.00-     | 1,136.66        |
| 05-07        | POS Debit- Debit Card 7186 05-06-20 Speedway 09529 Lou Louisville KY                  | 10.00-     | 1,126.66        |
| 05-07        | POS Debit - Debit Card 7186 Transaction 05-06-20 Valu Market #54 Louisville KY        | 72.74-     | 1,053.92        |
| 05-07        | Transfer To Shares<br>Regis N Adjihou   | 300.00-    | 753.92          |
| 05-11        | POS Debit- Debit Card 7186 05-10-20 Udemy Online Cours Httpswww.Udem CA               | 9.99-      | 743.93          |
| 05-11        | POS Debit- Debit Card 7186 05-10-20 Speedway 09392 L Louisville KY                    | 10.00-     | 733.93          |
| 05-11        | POS Debit- Debit Card 7186 05-09-20 Marathon Petro1479 Louisville KY                  | 10.00-     | 723.93          |
| 05-11        | POS Debit- Debit Card 7186 05-07-20 Shell Oil 57443536 Louisville KY                  | 10.84-     | 713.09          |
| 05-12        | Deposit - ACH Paid From Doordash, Inc. Doordash, 051220                               | 361.42     | 1,074.51        |
| 05-12        | POS Debit- Debit Card 7186 05-11-20 Marathon Petro2473 Louisville KY                  | 2.11-      | 1,072.40        |
| 05-12        | POS Debit- Debit Card 7186 05-09-20 Thorntons #0158 Louisville KY                     | 10.00-     | 1,062.40        |
| 05-12        | POS Debit- Debit Card 7186 05-11-20 BP#9331711Sav A ST Louisville KY                  | 10.00-     | 1,052.40        |
| 05-13        | Deposit - ACH Paid From Grubhub Inc May Actvty 051320                                 | 643.93     | 1,696.33        |
| 05-13        | Paid To - Chrysler Capital Payment Chk 2100002  | 388.87-    | 1,307.46        |
| 05-14        | POS Debit- Debit Card 7186 05-13-20 Marathon Petro1100 Jeffersontown KY               | 15.00-     | 1,292.46        |
| <b>05-14</b> | <b>Ending Balance</b>   |            | <b>1,292.46</b> |

Average Daily Balance - Current Cycle: \$712.62

Your account earned \$0.03, with an annual percentage yield earned of 0.05%, for the dividend period from 04-01-2020 through 04-29-2020

**Items Paid**

| Date  | Item | Amount(\$) | Date  | Item | Amount(\$) |
|-------|------|------------|-------|------|------------|
| 05-13 | ACH  | 388.87     | 04-20 | POS  | 39.35      |
| 04-15 | POS  | 7.37       | 04-20 | POS  | 4.24       |
| 04-17 | POS  | 10.00      | 04-22 | POS  | 10.00      |
| 04-20 | POS  | 10.00      | 04-23 | POS  | 10.00      |
| 04-20 | POS  | 10.00      | 04-24 | POS  | 130.00     |
| 04-20 | POS  | 10.00      | 04-27 | POS  | 7.09       |



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**Statement of Account**  
For REGIS N ADJIHOU**Items Paid**

(Continued from previous page)

| Date  | Item | Amount(\$) | Date  | Item | Amount(\$) |
|-------|------|------------|-------|------|------------|
| 04-27 | POS  | 8.99       | 05-06 | POS  | 10.00      |
| 04-27 | POS  | 14.31      | 05-06 | POS  | 5.60       |
| 04-27 | POS  | 20.00      | 05-07 | POS  | 72.74      |
| 04-27 | POS  | 2.28       | 05-07 | POS  | 10.00      |
| 04-28 | POS  | 38.15      | 05-11 | POS  | 10.00      |
| 04-29 | POS  | 10.00      | 05-11 | POS  | 10.00      |
| 04-29 | POS  | 10.00      | 05-11 | POS  | 10.84      |
| 05-04 | POS  | 10.00      | 05-11 | POS  | 9.99       |
| 05-04 | POS  | 10.00      | 05-12 | POS  | 10.00      |
| 05-04 | POS  | 10.00      | 05-12 | POS  | 10.00      |
| 05-04 | POS  | 8.14       | 05-12 | POS  | 2.11       |
| 05-05 | POS  | 739.98     | 05-14 | POS  | 15.00      |
| 05-05 | POS  | 15.01      |       |      |            |

**Savings****Membership Savings - 3086646282**

Joint Owner(s): NONE

| Date         | Transaction Detail                         | Amount(\$) | Balance(\$)     |
|--------------|--|------------|-----------------|
| 04-15        | Beginning Balance                          |            | 1,359.92        |
| 04-16        | Transfer From Checking<br>Regis N Adjihou  | 2,150.00   | 3,509.92        |
| 04-23        | Transfer From Checking<br>Regis N Adjihou  | 1,000.00   | 4,509.92        |
| 04-29        | Transfer To Credit Card<br>Regis N Adjihou | 1,000.00-  | 3,509.92        |
| 04-30        | Dividend                                   | 0.52       | 3,510.44        |
| 05-04        | Transfer From Checking<br>Regis N Adjihou  | 200.00     | 3,710.44        |
| 05-07        | Transfer From Checking<br>Regis N Adjihou  | 300.00     | 4,010.44        |
| <b>05-14</b> | <b>Ending Balance</b>                      |            | <b>4,010.44</b> |

Your account earned \$0.52, with an annual percentage yield earned of 0.25%, for the dividend period from 04-01-2020 through 04-29-2020

**Savings - 3094564915**

Joint Owner(s): NONE

| Date                               | Transaction Detail    | Amount(\$) | Balance(\$) |
|------------------------------------|-----------------------|------------|-------------|
| 04-15                              | Beginning Balance     |            | 0.48        |
| <b>No Transactions This Period</b> |                       |            |             |
| <b>05-14</b>                       | <b>Ending Balance</b> |            | <b>0.48</b> |



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Statement Period  
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## Statement of Account

For REGIS N ADJIHOU

### 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, P.O. 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 HRSI 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, P.O. 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.