



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

Statement of Account

Statement Period
05/15/20 - 06/14/20

Access No. 11113633

Routing Number: 2560-7497-4

#BWNLLSV
#000000Q1Q1SVS3A1#000JMU90F
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/
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 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.
- 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 20119-3100.
- 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 7067832910	\$1,292.46	\$3,503.43	\$4,346.77	\$449.12	\$0.14
Membership Savings 3086646282	\$4,010.44	\$2,501.02	\$500.00	\$6,011.46	\$1.88
Savings 3094564915	\$0.48	\$0.00	\$0.00	\$0.48	\$0.00
Totals	\$5,303.38	\$6,004.45	\$4,846.77	\$6,461.06	\$2.02

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			

[illegible]



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For REGIS N ADJIHOU

Checking

e-Checking - 7067832910

Joint Owner(s): WYNTER L ADJIHOU

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-15	Beginning Balance		1,292.46
05-15	POS Debit- Debit Card 7186 05-13-20 Thorntons #0153 Prospect KY	15.00-	1,277.46
05-15	Transfer To Shares Regis N Adjihou	1,000.00-	277.46
05-18	POS Debit- Debit Card 7186 05-17-20 Taco Bell 036155 Jeffersontown KY	6.34-	271.12
05-18	POS Debit- Debit Card 7186 05-16-20 Speedway 08132 230 Louisville KY	15.00-	256.12
05-18	POS Debit- Debit Card 7186 05-17-20 Sunoco 0175747500 Louisville KY	15.01-	241.11
05-18	POS Debit- Debit Card 7186 05-16-20 Wu *3887693410 877-989-3268 CA	88.65-	152.46
05-19	Deposit - ACH Paid From Doordash, Inc. Doordash, 051920	488.22	640.68
05-19	POS Debit- Debit Card 7186 05-18-20 Als Cutrate Liquor Jeffersonvill IN	11.76-	628.92
05-20	Deposit - ACH Paid From Grubhub Inc May Actvty 052020	539.14	1,168.06
05-20	POS Debit- Debit Card 7186 05-19-20 Speedway 05485 415 ST. Matthews KY	10.00-	1,158.06
05-20	POS Debit- Debit Card 7186 05-19-20 Cash App*franel Fr 8774174551 CA	25.00-	1,133.06
05-21	POS Debit- Debit Card 7186 05-20-20 Marathon Petro2473 Louisville KY	2.11-	1,130.95
05-21	POS Debit - Debit Card 7186 Transaction 05-20-20 Vioc 040020 Louisville KY	5.29-	1,125.66
05-21	POS Debit- Debit Card 7186 05-19-20 Shell Oil 57443535 Louisville KY	6.03-	1,119.63
05-21	POS Debit - Debit Card 7186 Transaction 05-20-20 Thorntons #0158 #0158 Louisville KY	10.00-	1,109.63
05-21	POS Debit- Debit Card 7186 05-20-20 O'Reilly Auto Part Jeffersontown KY	19.07-	1,090.56
05-21	Transfer To Shares Regis N Adjihou	1,000.00-	90.56
05-22	POS Debit- Debit Card 7186 05-21-20 Circle K # 00106 Louisville KY	10.00-	80.56
05-26	POS Credit Adjustment 7186 Transaction 05-22-20 Udemy Online Cours	9.99	90.55
05-26	Deposit - ACH Paid From Doordash, Inc. Doordash, 052620	475.07	565.62
05-26	POS Debit- Debit Card 7186 05-21-20 Mister Gs Car Wash Louisville KY	5.00-	560.62
05-26	POS Debit- Debit Card 7186 05-25-20 Arbys #7349 Louisv Louisville KY	6.36-	554.26

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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e-Checking - 7067832910

(Continued from previous page)

Joint Owner(s): WYNTER L ADJIHOU

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-26	POS Debit- Debit Card 7186 05-21-20 Thorntons #0165 Louisville KY	10.00-	544.26
05-26	POS Debit - Debit Card 7186 Transaction 05-24-20 Speedway 09653 L 1422 Louisville KY	10.00-	534.26
05-26	POS Debit - Debit Card 7186 Transaction 05-23-20 Speedway 09612 L 1101 Louisville KY	10.00-	524.26
05-26	POS Debit- Debit Card 7186 05-22-20 Udem Online Cours Httpswww.Udem CA	13.99-	510.27
05-26	POS Debit- Debit Card 7186 05-22-20 Mapco 7520 Louisville KY	15.00-	495.27
05-27	Deposit - ACH Paid From Grubhub Inc May Actvty 052720	389.66	884.93
05-28	POS Debit - Debit Card 7186 Transaction 05-27-20 Shell Service S Louisville KY	19.38-	865.55
05-29	ATM Withdrawal 05-28-20 L & N FCU Louisville KY	20.00-	845.55
05-29	POS Debit- Debit Card 7186 05-28-20 Sunoco 0175747500 Louisville KY	19.99-	825.56
05-29	POS Debit- Debit Card 7186 05-28-20 Wu *0797750930 877-989-3268 CA	90.50-	735.06
05-29	Dividend	0.03	735.09
06-01	POS Debit - Debit Card 7186 Transaction 05-31-20 Thorntons #0165 #0165 Louisville KY	18.58-	716.51
06-02	Deposit - ACH Paid From Doordash, Inc. Doordash, 060220	487.01	1,203.52
06-02	ATM Fee - Withdrawal 06-01-20 Pnc Bank Louisville KY	1.00-	1,202.52
06-02	ATM Withdrawal 06-01-20 Pnc Bank Louisville KY	23.50-	1,179.02
06-02	Transfer To Shares Regis N Adjihou	500.00-	679.02
06-03	Deposit - ACH Paid From Grubhub Inc Jun Actvty 060320	359.32	1,038.34
06-03	POS Debit - Debit Card 7186 Transaction 06-02-20 Shell Service S Louisville KY	20.01-	1,018.33
06-05	POS Debit- Debit Card 7186 06-04-20 Sunoco 0175747500 Louisville KY	14.99-	1,003.34
06-05	POS Debit - Debit Card 7186 Transaction 06-04-20 Kroger #3 5533 New Cut Louisville KY	739.98-	263.36
06-08	POS Debit- Debit Card 7186 06-07-20 Marathon Petro1100 Jeffersontown KY	10.00-	253.36
06-08	POS Debit - Debit Card 7186 Transaction 06-05-20 Thorntons #0097 #0097 Louisville KY	10.00-	243.36
06-08	POS Debit- Debit Card 7186 06-06-20 Sunoco 0175747500 Louisville KY	12.31-	231.05
06-09	Deposit - ACH Paid From Doordash, Inc. Doordash, 060920	341.66	572.71
06-09	POS Debit- Debit Card 7186 06-08-20 Marathon Petro1100 Jeffersontown KY	15.00-	557.71
06-09	POS Debit- Debit Card 7186 06-08-20 Bob Hook Chevrolet Louisville KY	132.50-	425.21
06-10	Deposit - ACH Paid From Grubhub Inc Jun Actvty 061020	408.83	834.04
06-10	POS Debit- Debit Card 7186 06-09-20 Plato's Closet #80 Louisville KY	5.30-	828.74
06-10	POS Debit- Debit Card 7186 06-08-20 Meijer # 160 Louisville KY	20.00-	808.74
06-10	POS Debit - Debit Card 7186 Transaction 06-09-20 Embry's AL Blossom Aut Louisville KY	323.00-	485.74
06-11	POS Debit- Debit Card 7186 06-10-20 Tst* Carali S Roti Jeffersontown KY	11.13-	474.61
06-11	POS Debit- Debit Card 7186 06-10-20 Marathon Petro1100 Jeffersontown KY	19.99-	454.62
06-12	POS Debit - Debit Card 7186 Transaction 06-11-20 Speedway 09529 L 1415 Louisville KY	10.00-	444.62
06-12	ATM Rebate	4.50	449.12
06-14	Ending Balance		449.12

Average Daily Balance - Current Cycle: \$476.23

Your account earned \$0.03, with an annual percentage yield earned of 0.05%, for the dividend period from 05-01-2020 through 05-30-2020

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
05-15	POS	15.00	05-18	POS	6.34



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Items Paid (Continued from previous page)

Date	Item	Amount(\$)	Date	Item	Amount(\$)
05-18	POS	15.00	05-29	POS	19.99
05-18	POS	15.01	05-29	POS	90.50
05-18	POS	88.65	06-01	POS	18.58
05-19	POS	11.76	06-03	POS	20.01
05-20	POS	10.00	06-05	POS	14.99
05-20	POS	25.00	06-05	POS	739.98
05-21	POS	2.11	06-08	POS	10.00
05-21	POS	5.29	06-08	POS	10.00
05-21	POS	6.03	06-08	POS	12.31
05-21	POS	10.00	06-09	POS	15.00
05-21	POS	19.07	06-09	POS	132.50
05-22	POS	10.00	06-10	POS	5.30
05-26	POS	5.00	06-10	POS	20.00
05-26	POS	6.36	06-10	POS	323.00
05-26	POS	10.00	06-11	POS	11.13
05-26	POS	10.00	06-11	POS	19.99
05-26	POS	10.00	06-12	POS	10.00
05-26	POS	13.99	05-29	ATMO	20.00
05-26	POS	15.00	06-02	ATMO	23.50
05-28	POS	19.38			

Savings

Membership Savings - 3086646282

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-15	Beginning Balance		4,010.44
05-15	Transfer From Checking Regis N Adjihou	1,000.00	5,010.44
05-21	Transfer From Checking Regis N Adjihou	1,000.00	6,010.44
05-29	Dividend	1.02	6,011.46
06-02	Transfer From Checking Regis N Adjihou	500.00	6,511.46
06-02	Transfer To Credit Card Regis N Adjihou	500.00-	6,011.46
06-14	Ending Balance		6,011.46

Your account earned \$1.02, with an annual percentage yield earned of 0.25%, for the dividend period from 05-01-2020 through 05-30-2020

Savings - 3094564915

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-15	Beginning Balance		0.48
No Transactions This Period			
06-14	Ending Balance		0.48



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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.

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.