



# Credit Union

PO Box 3000 • Merrifield, VA • 22119-3000  
[navyfederal.org](http://navyfederal.org)

## **Statement of Account**

Statement Period  
12/19/25 - 01/18/26

Access No. 9973850

#BWNLLSV  
#000000P9Y7SXU0A8#000JMA90F  
SANELA JUPIC-DUGALIJA  
29643 FOX RUN CIR  
WARREN MI 48092-6308

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.

**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> 7056370161	\$931.02	\$12,012.99	\$11,886.53	\$1,057.48	\$0.00
<b>Membership Savings</b> 3072582061	\$5,005.00	\$3,100.87	\$7,100.87	\$1,005.00	\$0.00
<b>Totals</b>	<b>\$5,936.02</b>	<b>\$15,113.86</b>	<b>\$18,987.40</b>	<b>\$2,062.48</b>	<b>\$0.00</b>

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

SANELA JUPIC-DUGALIJA

9973850

## **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 DRAFTED
7056370161	Checking	
3072582061	Savings	
TOTAL		

MARK "X" TO CHANGE  
ADDRESS/ORDER  
ITEMS ON REVERSE



NFCU  
PO BOX 3100  
MERRIFIELD VA 22119-3100



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navyfederal.org

**Statement of Account**  
For SANELA JUPIC-DUGALIJA

Statement Period  
12/19/25 - 01/18/26

Access No. 9973850

## Checking

### e-Checking - 7056370161

Joint Owner(s): NONE

Date Transaction Detail

		Amount(\$)	Balance(\$)
12-19	Beginning Balance		931.02
12-19	POS Debit- Debit Card 8997 12-18-25 Google *google One 855-836-3987 CA	2.99-	928.03
12-19	POS Debit- Debit Card 8997 12-18-25 Tim Hortons #91543 Warren MI	20.37-	907.66
12-22	Zelle DB Hayat Pharmacy, LLC.	18.00-	889.66
12-22	POS Debit- Debit Card 8997 12-19-25 Hayat Pharmacy Warren MI	20.00-	869.66
12-22	POS Debit- Debit Card 8997 12-19-25 Apple Cash Sent MO 1\Infiniteloop CA	25.02-	844.64
12-22	Transfer To Shares	300.00-	544.64
12-22	Transfer To Certificate	500.00-	44.64
12-23	Deposit - ACH Paid From Ssa Treas 310 Xxsoc Sec 01Afd9	1,433.00	1,477.64
12-23	Deposit - ACH Paid From Ssa Treas 310 Xxsoc Sec 01Afd9	1,433.00	2,910.64
12-23	Deposit - ACH Paid From Ssa Treas 310 Xxsoc Sec 01Afd9	1,433.00	4,343.64
12-24	Paid To - Target Debit Crd ACH Tran Chk 9100001	30.20-	4,313.44
12-26	eDeposit-Scan/Mobile 000000226910812	100.00	4,413.44
12-26	Transfer To Credit Card	100.00-	4,313.44
12-29	Deposit 12-28-25 5790-Extra Credit Unio Warren MI	520.00	4,833.44
12-29	POS Debit- Debit Card 8997 12-28-25 Apple.Com/Bill 866-712-7753 CA	2.99-	4,830.45
12-29	POS Debit- Debit Card 8997 12-26-25 USPS PO 2597350090 Warren MI	3.99-	4,826.46
12-29	POS Debit- Debit Card 8997 12-27-25 Sq *champion Force Gosq.Com MI	60.30-	4,766.16
12-29	Transfer To Credit Card	100.00-	4,666.16
12-29	Transfer To Credit Card	100.00-	4,566.16
12-29	Transfer To Certificate	100.00-	4,466.16
12-29	Transfer To Credit Card	120.00-	4,346.16
12-29	Transfer To Certificate	2,000.00-	2,346.16
12-29	Paid To Target Debit Crd 1227 VK3983 Target 0282 Madison Heigh MI	95.93-	2,250.23
12-30	Deposit - ACH Paid From Vacp Treas 310 Xxva Benef 01Afd9	2,541.36	4,791.59
12-30	POS Debit- Debit Card 8997 12-29-25 Tim Hortons #91399 Clinton Towns MI	10.99-	4,780.60

**CHANGE OF ADDRESS**  
PLEASE PRINT. USE BLUE OR BLACK BALL POINT PEN.

RANK/RATE	NAME (FIRST)  ADDRESS (NO. STREET)	MI	LAST)	ACCOUNT NUMBERS AFFECTED
CITY	STATE	ZIP CODE		
SIGNATURE OF NAVY FEDERAL MEMBER				
EFFECTIVE DATE (MO., DAY, YR.) — — —	HOME TELEPHONE NUMBER (      )	DAYTIME TELEPHONE NUMBER (      )		



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Access No. 9973850

**Statement of Account**  
For SANELA JUPIC-DUGALIJA

**e-Checking - 7056370161**

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-30	Paid To - Schwab Brokerage Moneylink Chk 2100002	100.00-	4,680.60
12-31	Deposit - ACH Paid From Wcs Gf Payroll Payroll 01Afd1	766.79	5,447.39
12-31	Deposit - ACH Paid From Apple Cash Bank Xfer 01Afd6	1,500.00	6,947.39
12-31	Transfer To Credit Card	1,500.00-	5,447.39
12-31	Dividend	0.12	5,447.51
01-02	Transfer To Certificate	37.00-	5,410.51
01-02	Paid To - Schwab Brokerage Moneylink Chk 2100002	50.00-	5,360.51
01-02	Paid To - Schwab Brokerage Moneylink Chk 2100002	50.00-	5,310.51
01-02	Paid To - Schwab Brokerage Moneylink Chk 2100002	50.00-	5,260.51
01-02	Paid To - Schwab Brokerage Moneylink Chk 2100002	500.00-	4,760.51
01-05	Deposit - ACH Paid From Apple Cash Bank Xfer 01Afd6	650.00	5,410.51
01-05	POS Debit- Debit Card 8997 01-04-26 Apple Cash Sent MO 1Infiniteloop CA	20.00-	5,390.51
01-05	Transfer To Shares	1,000.00-	4,390.51
01-05	Paid To - USAA P&C Autopay Chk 2100002	72.85-	4,317.66
01-05	Paid To - Dte Energy 800477474 Chk 2100002	127.47-	4,190.19
01-05	Paid To - The Terraces At Assoc Pmt Chk 12210598	300.00-	3,890.19
01-05	Paid To - Nsm Dbamr.Cooper Nsm Dbamr Chk 2100002	1,228.21-	2,661.98
01-06	POS Debit- Debit Card 8997 01-05-26 KFC L470077 Madison Heigh MI	12.18-	2,649.80
01-06	POS Debit- Debit Card 8997 01-05-26 McDonald's F29225 Warren MI	21.17-	2,628.63
01-06	Paid To - USAA.Com Pay Ext Life Chk 2100002	57.14-	2,571.49
01-07	Zelle DB The Bosnian-American Cultural .	120.00-	2,451.49
01-07	POS Debit- Debit Card 8997 01-06-26 McDonald's F33923 Harrison Town MI	4.54-	2,446.95
01-07	POS Debit- Debit Card 8997 01-06-26 McDonald's F29225 Warren MI	17.66-	2,429.29
01-07	POS Debit- Debit Card 8997 01-06-26 Apple Cash Sent MO 1Infiniteloop CA	60.00-	2,369.29
01-07	POS Debit- Debit Card 8997 01-06-26 Ddic Veteran Admin 855-3703303 CA	116.74	2,252.55
01-07	Transfer To Shares	1,000.00-	1,252.55
01-07	Paid To - Venmo Payment Chk 9100001	20.00-	1,232.55
01-08	POS Debit- Debit Card 8997 01-08-26 Sq *champion Force Gosq.Com MI	12.00-	1,220.55
01-09	Deposit - Target Debit Crd 0108 Vk3983 Target 2544 Warren MI	5.58	1,226.13
01-12	POS Debit- Debit Card 8997 01-08-26 Burger King #319 Madison Hgts MI	20.22-	1,205.91
01-13	POS Debit- Debit Card 8997 01-12-26 Tim Hortons #91543 Warren MI	15.62-	1,190.29
01-15	Deposit - ACH Paid From Wcs Gf Payroll Payroll 01Afd1	830.14	2,020.43
01-15	POS Debit- Debit Card 8997 01-13-26 Five Below 593 Warren MI	3.18-	2,017.25
01-15	POS Debit- Debit Card 8997 01-14-26 Sq *champion Force Gosq.Com MI	12.00-	2,005.25
01-15	POS Debit- Debit Card 8997 01-14-26 KFC L470077 Madison Heigh MI	13.77-	1,991.48
01-15	POS Debit- Debit Card 8997 01-13-26 Burger King #319 Madison Hgts MI	15.34-	1,976.14
01-15	POS Debit- Debit Card 8997 01-14-26 Tmobile*auto Pay 800-937-8997 WA	236.26-	1,739.88
01-15	Transfer To Shares	800.00-	939.88
01-15	Paid To - Target Debit Crd ACH Tran Chk 9100001	7.00-	932.88
01-15	Paid To - Target Debit Crd ACH Tran Chk 9100001	58.30-	874.58
01-16	Deposit - ACH Paid From Apple Cash Bank Xfer 01Afd6	800.00	1,674.58
01-16	POS Debit- Debit Card 8997 01-15-26 Apple.Com/Bill 866-712-7753 CA	2.99-	1,671.59
01-16	Transfer To Credit Card	425.81-	1,245.78
01-16	Paid To Target Debit Crd 0114 Vk3983 Target 0282 Madison Heigh MI	7.49-	1,238.29
01-16	Paid To - Chase Credit Crd Epay Chk 2100002	11.93-	1,226.36
01-16	Paid To Target Debit Crd 0115 Vk3983 Target 0282 Madison Heigh MI	16.15-	1,210.21
01-16	Paid To Target Debit Crd 0115 Vk3983 Target 0282 Madison Heigh MI	38.84-	1,171.37
01-16	Paid To Target Debit Crd 0115 Vk3983 Target 0282 Madison Heigh MI	49.31-	1,122.06
01-16	Paid To Target Debit Crd 0115 Vk3983 Target 0282 Madison Heigh MI	64.58-	1,057.48



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**Statement of Account**  
For SANELA JUPIC-DUGALIJA

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12/19/25 - 01/18/26

Access No. 9973850

**e-Checking - 7056370161**

(Continued from previous page)

Joint Owner(s): NONE

Date Transaction Detail

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-18	Ending Balance		1,057.48

Average Daily Balance - Current Cycle: \$2,573.68

Your account earned \$0.12, with an annual percentage yield earned of 0.05%, for the dividend period from 12-01-2025 through 12-31-2025

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
12-24	ACH	30.20	12-22	POS	25.02
12-29	ACH	95.93	12-22	POS	20.00
12-30	ACH	100.00	12-29	POS	60.30
01-02	ACH	50.00	12-29	POS	2.99
01-02	ACH	50.00	12-29	POS	3.99
01-02	ACH	50.00	12-30	POS	10.99
01-02	ACH	500.00	01-05	POS	20.00
01-05	ACH	72.85	01-06	POS	12.18
01-05	ACH	127.47	01-06	POS	21.17
01-05	ACH	300.00	01-07	POS	17.66
01-05	ACH	1,228.21	01-07	POS	60.00
01-06	ACH	57.14	01-07	POS	116.74
01-07	ACH	20.00	01-07	POS	4.54
01-15	ACH	7.00	01-08	POS	12.00
01-15	ACH	58.30	01-12	POS	20.22
01-16	ACH	7.49	01-13	POS	15.62
01-16	ACH	11.93	01-15	POS	15.34
01-16	ACH	16.15	01-15	POS	236.26
01-16	ACH	38.84	01-15	POS	3.18
01-16	ACH	49.31	01-15	POS	12.00
01-16	ACH	64.58	01-15	POS	13.77
12-19	POS	20.37	01-16	POS	2.99
12-19	POS	2.99			

**Savings**

**Membership Savings - 3072582061**

Joint Owner(s): NONE

Date Transaction Detail

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-19	Beginning Balance		5,005.00
12-22	Transfer From Checking	300.00	5,305.00
12-26	Transfer To Credit Card	300.00-	5,005.00
12-30	Transfer To Certificate	1,000.00-	4,005.00
12-30	Transfer To Credit Card	1,500.00-	2,505.00
12-31	Transfer To Certificate	1,000.00-	1,505.00
12-31	Transfer To Credit Card	1,500.00-	5.00
12-31	Dividend	0.87	5.87
01-02	Transfer To Credit Card	0.87-	5.00
01-05	Transfer From Checking	1,000.00	1,005.00
01-07	Transfer From Checking	1,000.00	2,005.00
01-15	Transfer From Checking	800.00	2,805.00
01-16	Transfer To Credit Card	200.00-	2,605.00
01-16	Transfer To Credit Card	1,600.00-	1,005.00
<b>01-18</b>	<b>Ending Balance</b>		<b>1,005.00</b>

Your account earned \$0.87, with an annual percentage yield earned of 0.25%, for the dividend period from 12-01-2025 through 12-31-2025

**2025 Year to Date Federal Income Tax Information**

SAVINGS DIVIDENDS	7.82	
CHECKING DIVIDENDS	1.10	FINANCE CHARGE CHECKING LOC

0.00



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## Statement of Account

For SANELA JUPIC-DUGALIJA

Statement Period  
12/19/25 - 01/18/26

Access No. 9973850

### 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.