



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

Statement Period
12/16/20 - 01/15/21

Access No. 10023436

Statement of Account
For ANA K MACKELL

Checking

EveryDay Checking - 7056864015

Joint Owner(s): MONTONIO MACKELL

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-16	Beginning Balance		982.18
12-16	POS Debit- Debit Card 4254 12-15-20 Cash App*linda Hod 8774174551 CA	10.00-	972.18
12-16	POS Debit- Debit Card 4254 12-15-20 Netflix.Com 408-5403700 CA	12.99-	959.19
12-16	Transfer To Credit Card Ana K MacKell	100.00-	859.19
12-16	Transfer To Shares Ana K MacKell	110.00-	749.19
12-16	Transfer To Loan Ana K MacKell	240.00-	509.19
12-16	Paid To - Discover E-Payment Chk 9100001	102.00-	407.19
12-18	POS Debit- Debit Card 4254 12-17-20 Coca Cola Baltimor Baltimore MD	1.25-	405.94
12-18	Transfer To Credit Card Ana K MacKell	80.00-	325.94
12-21	Transfer From Shares	24.32	350.26
12-21	POS Debit- Debit Card 4254 12-19-20 McDonald's F25164 Hanover MD	4.13-	346.13
12-21	POS Debit- Debit Card 4254 12-18-20 Anne Arundel Urolo Annapolis MD	15.00-	331.13
12-21	POS Debit- Debit Card 4254 12-20-20 Sq *japanese Grill Glen Burnie MD	21.41-	309.72
12-21	POS Debit- Debit Card 4254 12-19-20 Chick-Fil-A #01433 410-590-9484 MD	24.88-	284.84
12-21	POS Debit - Debit Card 4254 Transaction 12-18-20 Target T- 7951 Nolpark Glen Burnie MD	32.72-	252.12
12-21	POS Debit- Debit Card 4254 12-19-20 Nike.Com 800-806-6453 OR	54.03-	198.09
12-21	POS Debit- Debit Card 4254 12-18-20 Wu *7430843673 877-989-3268 CA	54.99-	143.10
12-21	POS Debit- Debit Card 4254 12-18-20 Xoom 415-777-4800 CA	56.99-	86.11
12-21	POS Debit - Debit Card 4254 Transaction 12-20-20 Burlington Stores 733 Glen Burnie MD	58.73-	27.38
12-22	Transfer From Shares	85.00	112.38

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
SIGNATURE OF NAVY FEDERAL MEMBER				ZIP CODE
EFFECTIVE DATE (MO., DAY, YR.)	HOME TELEPHONE NUMBER		DAYTIME TELEPHONE NUMBER	
- -	()		()	



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Date	Transaction Detail	Amount(\$)	Balance(\$)
	Ana K MacKell		
12-23	POS Debit- Debit Card 4254 12-21-20 Champs Pizza & Sub Glen Burnie MD	27.38-	85.00
12-28	POS Credit Adjustment 4254 Transaction 12-27-20 Zelle*jose Matos Visa Direct CA	30.00	115.00
12-28	Reward Redemption	10.50	125.50
12-28	Deposit - ACH Paid From Wells Fargo Ifi DDA To DDA 01Afdi	1,000.00	1,125.50
12-28	Transfer From Shares Henry J Urena	2.71	1,128.21
12-28	POS Debit- Debit Card 4254 12-24-20 Apple.Com/Bill 866-712-7753 CA	2.99-	1,125.22
12-28	POS Debit - Debit Card 4254 Transaction 12-26-20 Royal Farms 22 Glen Burnie MD	10.06-	1,115.16
12-28	POS Debit- Debit Card 4254 12-27-20 Paypal *raewellnes 402-935-7733 MN	29.98-	1,085.18
12-28	POS Debit- Debit Card 4254 12-26-20 Dietrichs Tavern Glen Burnie MD	34.86-	1,050.32
12-28	POS Debit- Debit Card 4254 12-24-20 Christos Discount 410-7616520 MD	39.20-	1,011.12
12-28	Transfer To Credit Card Ana K MacKell	10.50-	1,000.62
12-28	Transfer To Credit Card Ana K MacKell	62.00-	938.62
12-28	Transfer To Shares Ana K MacKell	730.00-	208.62
12-29	Deposit - ACH Paid From Anne Arundel Cou Payroll 01Afd3	587.37	795.99
12-30	Transfer To Credit Card Ana K MacKell	45.00-	750.99
12-31	POS Debit - Debit Card 4254 Transaction 12-30-20 Burlington Stores 733 Glen Burnie MD	18.00-	732.99
12-31	POS Debit - Debit Card 4254 Transaction 12-30-20 Abc Beauty Supply Glen Burnie MD	18.09-	714.90
12-31	Transfer To Credit Card Ana K MacKell	76.00-	638.90
12-31	Paid To - Discover E-Payment Chk 9100001	150.00-	488.90
12-31	Dividend	0.01	488.91
01-04	POS Debit- Debit Card 4254 12-31-20 Dunkin #300595 Q35 Glen Burnie MD	12.69-	476.22
01-04	Transfer To Credit Card Ana K MacKell	160.00-	316.22
01-05	POS Debit- Debit Card 4254 01-03-21 Mr. Wings & Pizza Glen Burnie MD	30.48-	285.74
01-06	POS Credit Adjustment 4254 Transaction 01-06-21 Zelle*montonio D Visa Direct MD	1,200.00	1,485.74
01-06	Intl Transaction Fee 01-05-21 Paypal *betterme 35314369001	0.06-	1,485.68
01-06	POS Debit- Debit Card 4254 01-04-21 Paypal *betterme 35314369001	6.40-	1,479.28
01-07	Transfer To Shares Henry J Urena	1,200.00-	279.28
01-08	POS Debit- Debit Card 4254 01-07-21 Cash App*dorcell H 8774174551 CA	18.00-	261.28
01-08	POS Debit - Debit Card 4254 Transaction 01-07-21 Furnace Branch Glen Burnie MD	28.00-	233.28
01-11	POS Debit- Debit Card 4254 01-09-21 Ihop #2137 Glen Burnie MD	47.89-	185.39
01-12	Deposit - ACH Paid From Anne Arundel Cou Payroll 01Afd3	574.09	759.48
01-13	Transfer From Shares Henry J Urena	1,045.00	1,804.48
01-13	Intl Transaction Fee 01-12-21 Paypal *betterme 35314369001	0.06-	1,804.42
01-13	POS Debit- Debit Card 4254 01-12-21 Thechildrensplace. 201-558-2683 NJ	6.34-	1,798.08
01-13	POS Debit- Debit Card 4254 01-11-21 Paypal *betterme 35314369001	6.38-	1,791.70
01-13	POS Debit- Debit Card 4254 01-12-21 Wu *5655595013 877-989-3268 CA	24.99-	1,766.71
01-13	POS Debit- Debit Card 4254 01-13-21 Zelle*elizanet Ba Visa Direct AZ	45.00-	1,721.71



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Joint Owner(s): MONTONIO MACKELL

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-13	POS Debit- Debit Card 4254 01-13-21 Zelle*elizanet Ba Visa Direct AZ	1,000.00-	721.71
01-13	Transfer To Credit Card Ana K MacKell	58.85-	662.86
01-13	Transfer To Shares Henry J Urena	200.00-	462.86
01-13	Transfer To Loan Ana K MacKell	235.00-	227.86
01-14	Paid To - Discover E-Payment Chk 9100001	36.47-	191.39
01-15	POS Credit Adjustment 4254 Transaction 01-16-21 Zelle*montonio D Visa Direct MD	20.00	211.39
01-15	Deposit - ACH Paid From Amazon.CO1786738 Edi Pymnts 011521	153.00	364.39
01-15	Transfer To Shares Henry J Urena	153.00-	211.39
01-15	Ending Balance		211.39

Average Daily Balance - Current Cycle: \$345.29

Your account earned \$0.01, with an annual percentage yield earned of 0.03%, for the dividend period from 12-01-2020 through 12-30-2020

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
12-16	ACH	102.00	12-28	POS	34.86
12-31	ACH	150.00	12-28	POS	39.20
01-14	ACH	36.47	12-28	POS	2.99
12-16	POS	12.99	12-28	POS	10.06
12-16	POS	10.00	12-31	POS	18.00
12-18	POS	1.25	12-31	POS	18.09
12-21	POS	21.41	01-04	POS	12.69
12-21	POS	24.88	01-05	POS	30.48
12-21	POS	32.72	01-06	POS	6.40
12-21	POS	54.03	01-08	POS	28.00
12-21	POS	54.99	01-08	POS	18.00
12-21	POS	56.99	01-11	POS	47.89
12-21	POS	58.73	01-13	POS	6.38
12-21	POS	4.13	01-13	POS	24.99
12-21	POS	15.00	01-13	POS	45.00
12-23	POS	27.38	01-13	POS	1,000.00
12-28	POS	29.98	01-13	POS	6.34

Savings

Membership Savings - 3073230801

Joint Owner(s): MONTONIO MACKELL

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-16	Beginning Balance		5.00
12-16	Transfer From Checking Ana K MacKell	110.00	115.00
12-21	Transfer To Checking	24.32-	90.68
12-22	Transfer To Checking Ana K MacKell	85.00-	5.68
12-28	Transfer From Checking Ana K MacKell	730.00	735.68
12-31	Dividend	0.04	735.72
01-15	Ending Balance		735.72

Your account earned \$0.04, with an annual percentage yield earned of 0.25%, for the dividend period from 12-01-2020 through 12-31-2020



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2020 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS	0.10		
CHECKING DIVIDENDS	0.11	FINANCE CHARGE CHECKING LOC	0.00

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.