



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

Statement Period
11/16/20 - 12/15/20

Access No. 10023436

Statement of Account
For ANA K MACKELL

Checking

EveryDay Checking - 7056864015

Joint Owner(s): MONTONIO MACKELL

Date	Transaction Detail	Amount(\$)	Balance(\$)
11-16	Beginning Balance		84.51
11-16	POS Credit Adjustment 4254 Transaction 11-15-20 Zelle*montonio D Visa Direct MD	25.00	109.51
11-16	POS Debit- Debit Card 4254 11-12-20 Chick-Fil-A #01825 410-969-8272 MD	3.87-	105.64
11-16	POS Debit- Debit Card 4254 11-15-20 Netflix.Com 408-5403700 CA	12.99-	92.65
11-16	POS Debit- Debit Card 4254 11-14-20 Tst* Mid Atlantic Laurel MD	26.44-	66.21
11-16	POS Debit- Debit Card 4254 11-13-20 Champs Pizza & Sub Glen Burnie MD	40.27-	25.94
11-17	POS Credit Adjustment 4254 Transaction 11-17-20 Zelle*montonio D Visa Direct MD	750.00	775.94
11-17	Deposit - ACH Paid From Anne Arundel Cou Payroll 01Afd3	587.38	1,363.32
11-17	Transfer To Credit Card Ana K MacKell	750.00-	613.32
11-18	POS Debit- Debit Card 4254 11-17-20 Amzn Mktp Us*bo98T Amzn.Com/Bill WA	7.37-	605.95
11-18	Transfer To Credit Card Ana K MacKell	100.00-	505.95
11-18	Transfer To Shares Ana K MacKell	100.00-	405.95
11-19	POS Debit- Debit Card 4254 11-18-20 Amzn Mktp Us*vy9K3 Amzn.Com/Bill WA	11.65-	394.30
11-19	POS Debit- Debit Card 4254 11-18-20 Cash App*dorcell H 8774174551 CA	25.00-	369.30
11-19	POS Debit- Debit Card 4254 11-18-20 Baltimore Gas And 410-234-5000 MD	105.97-	263.33
11-20	POS Debit- Debit Card 4254 11-19-20 Dunkin #355609 Q35 Glen Burnie MD	8.87-	254.46
11-20	POS Debit- Debit Card 4254 11-18-20 Furnace Branch Del Glen Burnie MD	14.28-	240.18
11-20	POS Debit - Debit Card 4254 Transaction 11-19-20 Roses Stores #535 Glen Burnie MD	72.54-	167.64
11-23	Reward Redemption	13.57	181.21
11-23	POS Debit - Debit Card 4254 Transaction 11-20-20 Wawa 572 Millersville MD	3.50-	177.71
11-23	POS Debit- Debit Card 4254 11-20-20 McDonald's M7683 O Millersville MD	6.77-	170.94
11-23	POS Debit- Debit Card 4254 11-20-20 Amzn Mktp Us*ge5Tf Amzn.Com/Bill WA	12.71-	158.23

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	
- -	()		()	



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

Statement Period
11/16/20 - 12/15/20

Access No. 10023436

Statement of Account
For ANA K MACKELL

EveryDay Checking - 7056864015

(Continued from previous page)

Joint Owner(s): MONTONIO MACKELL

Date	Transaction Detail	Amount(\$)	Balance(\$)
11-23	POS Debit- Debit Card 4254 11-20-20 Zelle*montonio D Visa Direct AZ	20.00-	138.23
11-23	POS Debit- Debit Card 4254 11-21-20 Instacart*aldi Httpsinstacar CA	27.19-	111.04
11-24	Transfer From Shares Ana K MacKell	100.00	211.04
11-24	POS Debit- Debit Card 4254 11-23-20 CVS/Pharmacy #0173 Glen Burnie MD	5.00-	206.04
11-24	POS Debit- Debit Card 4254 11-23-20 21Stcef Aacps Https21Steduc MD	10.00-	196.04
11-24	POS Debit - Debit Card 4254 Transaction 11-23-20 Shoppers Food/Pharm 75 Millersville MD	11.69-	184.35
11-24	POS Debit- Debit Card 4254 11-23-20 Anne Arundel Urolo Annapolis MD	15.00-	169.35
11-24	POS Debit - Debit Card 4254 Transaction 11-23-20 Wawa 8503 Glen Burnie MD	16.40-	152.95
11-25	POS Debit- Debit Card 4254 11-24-20 Apple.Com/Bill 866-712-7753 CA	2.99-	149.96
11-25	POS Debit- Debit Card 4254 11-24-20 Zelle*montonio D Visa Direct AZ	10.00-	139.96
11-25	POS Debit- Debit Card 4254 11-24-20 Zelle*montonio D Visa Direct AZ	100.00-	39.96
11-27	POS Debit - Debit Card 4254 Transaction 11-25-20 Giant Food Inc #150 46 Gaithersburg MD	19.15-	20.81
11-27	POS Debit- Debit Card 4254 11-26-20 Dietrichs Tavern Glen Burnie MD	19.61-	1.20
11-30	POS Credit Adjustment 4254 Transaction 11-28-20 Zelle*jose Matos Visa Direct CA	30.00	31.20
11-30	POS Debit- Debit Card 4254 11-29-20 Zelle*montonio D Visa Direct AZ	30.00-	1.20
11-30	Dividend	0.01	1.21
12-01	Deposit - ACH Paid From Anne Arundel Cou Payroll 01Afd3	587.36	588.57
12-04	POS Credit Adjustment 4254 Transaction 12-04-20 Zelle*montonio D Visa Direct MD	350.00	938.57
12-04	Transfer From Shares Ana K MacKell	730.00	1,668.57
12-07	POS Debit - Debit Card 4254 Transaction 12-05-20 Wawa 8503 Glen Burnie MD	7.66-	1,660.91
12-07	POS Debit- Debit Card 4254 12-04-20 Venmo* Visa Direct Ny	1,625.00-	35.91
12-09	Transfer To Credit Card Ana K MacKell	30.00-	5.91
12-11	POS Credit Adjustment 4254 Transaction 12-11-20 Zelle*montonio D Visa Direct MD	70.00	75.91
12-14	POS Debit- Debit Card 4254 12-13-20 Shopdisney.Com 800-3280368 CA	7.82-	68.09
12-14	POS Debit- Debit Card 4254 12-12-20 Cash App*dorcell H 8774174551 CA	20.00-	48.09
12-14	Transfer To Credit Card Ana K MacKell	50.00-	1.91-
12-15	Transfer From Shares	0.53	1.38-
12-15	POS Credit Adjustment 4254 Transaction 12-15-20 Zelle*elizabet Ba Visa Direct CA	55.00	53.62
12-15	POS Credit Adjustment 4254 Transaction 12-15-20 Zelle*montonio D Visa Direct MD	200.00	253.62
12-15	Deposit - ACH Paid From Anne Arundel Cou Payroll 01Afd3	728.56	982.18
12-15	Ending Balance		982.18

Average Daily Balance - Current Cycle: \$340.77

Your account earned \$0.01, with an annual percentage yield earned of 0.08%, for the dividend period from 11-01-2020 through 11-30-2020

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
11-16	POS	3.87	11-23	POS	3.50
11-16	POS	12.99	11-23	POS	6.77
11-16	POS	26.44	11-23	POS	12.71
11-16	POS	40.27	11-23	POS	20.00
11-18	POS	7.37	11-23	POS	27.19
11-19	POS	11.65	11-24	POS	5.00
11-19	POS	25.00	11-24	POS	10.00
11-19	POS	105.97	11-24	POS	11.69
11-20	POS	8.87	11-24	POS	15.00
11-20	POS	14.28	11-24	POS	16.40
11-20	POS	72.54	11-25	POS	2.99



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

Statement Period
11/16/20 - 12/15/20

Access No. 10023436

Statement of Account
For ANA K MACKELL

Items Paid (Continued from previous page)

Date	Item	Amount(\$)	Date	Item	Amount(\$)
11-25	POS	10.00	12-07	POS	7.66
11-25	POS	100.00	12-07	POS	1,625.00
11-27	POS	19.15	12-14	POS	7.82
11-27	POS	19.61	12-14	POS	20.00
11-30	POS	30.00			

Savings

Membership Savings - 3073230801

Joint Owner(s): MONTONIO MACKELL

Date	Transaction Detail	Amount(\$)	Balance(\$)
11-16	Beginning Balance		5.01
11-18	Transfer From Checking Ana K MacKell	100.00	105.01
11-24	eDeposit-Scan/Mobile 000000109279792	730.48	835.49
11-24	Transfer To Checking Ana K MacKell	100.00-	735.49
11-30	Dividend	0.04	735.53
12-04	Transfer To Checking Ana K MacKell	730.00-	5.53
12-15	Transfer To Checking	0.53-	5.00
12-15	Ending Balance		5.00

Your account earned \$0.04, with an annual percentage yield earned of 0.25%, for the dividend period from 11-01-2020 through 11-30-2020



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

Statement Period
11/16/20 - 12/15/20

Access No. 10023436

Statement of Account
For ANA K MACKELL

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.