





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

Statement Period  
09/16/20 - 10/15/20

Access No. 10023436

**Statement of Account**  
For ANA K MACKELL

**Checking**

**EveryDay Checking - 7056864015**

Joint Owner(s): MONTONIO MACKELL

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-16	Beginning Balance		293.43
09-16	POS Debit- Debit Card 4254 09-15-20 Netflix.Com 866-5797172 CA	12.99-	280.44
09-18	POS Debit- Debit Card 4254 09-17-20 Lucky House Glen Burnie MD	37.40-	243.04
09-21	POS Debit - Debit Card 4254 Transaction 09-20-20 Wal-Mart Store Glen Burnie MD	18.52-	224.52
09-21	POS Debit- Debit Card 4254 09-21-20 Chipotle Online Chipotle.Com CA	23.43-	201.09
09-21	POS Debit- Debit Card 4254 09-19-20 Sashelvis By Geral Glen Burnie MD	85.00-	116.09
09-22	Deposit - ACH Paid From Anne Arundel Cou Payroll 01Afd3	587.37	703.46
09-23	POS Debit- Debit Card 4254 09-21-20 McDonald's F25164 Hanover MD	15.34-	688.12
09-23	Transfer To Credit Card Ana K MacKell	100.00-	588.12
09-24	POS Debit- Debit Card 4254 09-23-20 Popeyes 3894 Https://Prod. MD	13.92-	574.20
09-25	POS Debit- Debit Card 4254 09-24-20 Apple.Com/Bill 866-712-7753 CA	2.99-	571.21
09-25	POS Debit - Debit Card 4254 Transaction 09-24-20 Furnace Branch Glen Burnie MD	25.00-	546.21
09-25	POS Debit - Debit Card 4254 Transaction 09-24-20 Bjs Wholesale #0 8139 Pasadena MD	46.31-	499.90
09-25	POS Debit- Debit Card 4254 09-25-20 Vzwrlls*e2482-01 800-922-0204 FL	51.20-	448.70
09-28	POS Debit - Debit Card 4254 Transaction 09-25-20 Royal Farms 67 Ferndale MD	8.25-	440.45
09-28	POS Debit- Debit Card 4254 09-26-20 Chick-Fil-A #02585 410-760-2697 MD	9.00-	431.45
09-28	POS Debit- Debit Card 4254 09-27-20 Dtlr 190 Glen Burnie MD	26.40-	405.05
09-28	POS Debit- Debit Card 4254 09-25-20 Vzwrlls*my Vz Ve P 800-922-0204 FL	236.79-	168.26
09-29	POS Debit - Debit Card 4254 Transaction 09-28-20 Dollar Tr 7651 Arundel Hanover MD	7.42-	160.84
09-29	POS Debit- Debit Card 4254 09-28-20 Anne Arundel Urolo Annapolis MD	15.00-	145.84
09-29	POS Debit - Debit Card 4254 Transaction 09-28-20 Furnace Branch Glen Burnie MD	25.00-	120.84
09-30	Dividend	0.01	120.85
10-01	Transfer From Shares	600.00	720.85

**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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(Continued from previous page)

Joint Owner(s): MONTONIO MACKELL

Date	Transaction Detail	Amount(\$)	Balance(\$)
	Shantayne MacKell		
10-02	POS Debit- Debit Card 4254 10-01-20 Zelle*montonio D Visa Direct AZ	600.00-	120.85
10-05	POS Debit- Debit Card 4254 10-02-20 Dunkin #300595 Q35 Glen Burnie MD	5.82-	115.03
10-05	POS Debit - Debit Card 4254 Transaction 10-02-20 Dollartre 6651 Governo Glen Burnie MD	24.85-	90.18
10-05	POS Debit- Debit Card 4254 10-01-20 Chick-Fil-A #01433 410-590-9484 MD	25.78-	64.40
10-05	POS Debit- Debit Card 4254 10-04-20 Chipotle Online Chipotle.Com CA	30.47-	33.93
10-06	Deposit - ACH Paid From Anne Arundel Cou Payroll 01Afd3	587.37	621.30
10-07	Reward Redemption	15.10	636.40
10-07	Transfer To Certificate Ana K MacKell	10.00-	626.40
10-07	Transfer To Credit Card Ana K MacKell	57.00-	569.40
10-07	Transfer To Loan Ana K MacKell	235.00-	334.40
10-08	Paid To - Discover E-Payment Chk 9100001	120.00-	214.40
10-13	POS Debit - Debit Card 4254 Transaction 10-09-20 Family Dollar # Glen Burnie MD	8.74-	205.66
10-13	POS Debit- Debit Card 4254 10-09-20 McDonald's F1504 Glen Burnie MD	19.14-	186.52
10-13	POS Debit - Debit Card 4254 Transaction 10-12-20 Wal-Mart Store Glen Burnie MD	40.79-	145.73
10-13	POS Debit- Debit Card 4254 10-12-20 Doordash*hip Hop F Www.Doordash. CA	42.65-	103.08
10-15	POS Debit- Debit Card 4254 10-14-20 Cash App*linda Hod 8774174551 CA	13.00-	90.08
<b>10-15</b>	<b>Ending Balance</b>		<b>90.08</b>

Average Daily Balance - Current Cycle: \$282.30

Your account earned \$0.01, with an annual percentage yield earned of 0.04%, for the dividend period from 09-01-2020 through 09-30-2020

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
10-08	ACH	120.00	09-28	POS	8.25
09-16	POS	12.99	09-29	POS	15.00
09-18	POS	37.40	09-29	POS	25.00
09-21	POS	23.43	09-29	POS	7.42
09-21	POS	85.00	10-02	POS	600.00
09-21	POS	18.52	10-05	POS	24.85
09-23	POS	15.34	10-05	POS	25.78
09-24	POS	13.92	10-05	POS	30.47
09-25	POS	25.00	10-05	POS	5.82
09-25	POS	46.31	10-13	POS	8.74
09-25	POS	51.20	10-13	POS	19.14
09-25	POS	2.99	10-13	POS	40.79
09-28	POS	9.00	10-13	POS	42.65
09-28	POS	26.40	10-15	POS	13.00
09-28	POS	236.79			

**Savings**

**Membership Savings - 3073230801**

Joint Owner(s): MONTONIO MACKELL

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-16	Beginning Balance		5.01
<b>No Transactions This Period</b>			
<b>10-15</b>	<b>Ending Balance</b>		<b>5.01</b>



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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](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.