





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

Statement Period  
08/16/20 - 09/15/20

Access No. 10023436

**Statement of Account**  
For ANA K MACKELL

**Checking**

**EveryDay Checking - 7056864015**

Joint Owner(s): MONTONIO MACKELL

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-16	Beginning Balance		249.13
08-17	POS Debit- Debit Card 4254 08-14-20 DD/Br #343691 Q35 Ellicott City MD	11.84-	237.29
08-17	POS Debit- Debit Card 4254 08-14-20 Netflix.Com 866-5797172 CA	12.99-	224.30
08-17	POS Debit - Debit Card 4254 Transaction 08-15-20 Costco Whse #0203 Glen Burnie MD	21.18-	203.12
08-17	POS Debit- Debit Card 4254 08-14-20 Ledo Pizza Olo.Com MD	34.98-	168.14
08-17	POS Debit- Debit Card 4254 08-16-20 Bubba's 33 #2575 O Olo.Com MD	35.00-	133.14
08-17	POS Debit- Debit Card 4254 08-14-20 Zelle*montonio D Visa Direct AZ	50.00-	83.14
08-17	POS Debit- Debit Card 4254 08-15-20 Comcast 800-Comcast MD	50.03-	33.11
08-18	Deposit - ACH Paid From Amazon.CO1639904 Edi Pymnts 081820	204.00	237.11
08-18	Transfer From Shares Henry J Urena	50.00	287.11
08-19	POS Debit- Debit Card 4254 08-18-20 Dunkin #340175 Q35 Hanover MD	6.55-	280.56
08-19	POS Debit- Debit Card 4254 08-18-20 Zelle*montonio D Visa Direct AZ	260.00-	20.56
08-20	POS Debit- Debit Card 4254 08-19-20 Coca Cola Baltimor Baltimore MD	1.25-	19.31
08-21	Deposit - ACH Paid From Amazon.CO1643777 Edi Pymnts 082120	195.00	214.31
08-24	POS Debit - Debit Card 4254 Transaction 08-23-20 Furnace Branch Glen Burnie MD	20.00-	194.31
08-24	POS Debit- Debit Card 4254 08-22-20 Zelle*montonio D Visa Direct AZ	190.00-	4.31
08-25	Deposit - ACH Paid From Amazon.CO1646598 Edi Pymnts 082520	63.00	67.31
08-25	Deposit - ACH Paid From Anne Arundel Cou Payroll 01Afd3	426.96	494.27
08-25	POS Debit- Debit Card 4254 08-24-20 Apple.Com/Bill 866-712-7753 CA	2.99-	491.28
08-26	POS Debit- Debit Card 4254 08-25-20 Dunkin #300595 Q35 Glen Burnie MD	16.50-	474.78
08-26	Transfer To Shares Montonio MacKell	400.00-	74.78
08-27	POS Debit- Debit Card 4254 08-26-20 KFC G135293 Millersville MD	13.55-	61.23
08-28	Deposit - ACH Paid From Amazon.CO1650321 Edi Pymnts 082820	63.00	124.23

**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	
- -	( )		( )	



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(Continued from previous page)

Joint Owner(s): MONTONIO MACKELL

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-31	POS Debit- Debit Card 4254 08-28-20 Coca Cola Baltimor Baltimore MD	1.25-	122.98
08-31	POS Debit - Debit Card 4254 Transaction 08-29-20 Wawa 8503 Glen Burnie MD	8.89-	114.09
08-31	POS Debit- Debit Card 4254 08-31-20 Chipotle Online 3035954000 CA	18.50-	95.59
08-31	POS Debit- Debit Card 4254 08-28-20 Papa John's #0526 502-261-7272 MD	25.00-	70.59
08-31	POS Debit- Debit Card 4254 08-29-20 Royal Farms #149 Odenton MD	25.02-	45.57
08-31	POS Debit - Debit Card 4254 Transaction 08-29-20 Wm Superc Wal-Mart Sto Glen Burnie MD	26.96-	18.61
08-31	Paid To - Saira Rivera Receiver Chk 6310614	1.00-	17.61
08-31	Dividend	0.01	17.62
09-01	Deposit - ACH Paid From Amazon.CO1652586 Edi Pymnts 090120	90.00	107.62
09-01	Transfer From Shares Montonio MacKell	1,600.00	1,707.62
09-01	POS Debit- Debit Card 4254 08-31-20 Coca Cola Baltimor Baltimore MD	2.50-	1,705.12
09-01	Transfer To Credit Card Ana K MacKell	200.00-	1,505.12
09-02	POS Credit Adjustment 4254 Transaction 09-01-20 Zelle*montonio D Visa Direct MD	76.45	1,581.57
09-02	POS Credit Adjustment 4254 Transaction 09-01-20 Zelle*montonio D Visa Direct MD	200.00	1,781.57
09-02	Transfer From Shares Henry J Urena	100.00	1,881.57
09-02	POS Debit- Debit Card 4254 09-01-20 Baltimore Gas And 410-234-5000 MD	81.50-	1,800.07
09-02	POS Debit- Debit Card 4254 09-01-20 Venmo* Visa Direct Ny	1,676.45-	123.62
09-03	POS Credit Adjustment 4254 Transaction 09-02-20 Zelle*jose Matos Visa Direct CA	75.00	198.62
09-03	POS Debit- Debit Card 4254 09-02-20 Zelle*montonio D Visa Direct AZ	75.00-	123.62
09-04	Paid To - Comenity Pay VI Web Pymt Chk 24207175	106.51-	17.11
09-08	Deposit - ACH Paid From Anne Arundel Cou Payroll 01Afd3	543.49	560.60
09-09	Transfer To Loan Ana K MacKell	235.00-	325.60
09-10	POS Debit - Debit Card 4254 Transaction 09-09-20 Aldi 71023 Glen Burnie MD	14.59-	311.01
09-10	Paid To - Discover E-Payment Chk 9100001	103.00-	208.01
09-14	POS Credit Adjustment 4254 Transaction 09-11-20 Zelle*elizabet Ba Visa Direct CA	50.00	258.01
09-14	POS Credit Adjustment 4254 Transaction 09-12-20 Zelle*kevin MacKe Visa Direct MD	100.00	358.01
09-14	POS Debit- Debit Card 4254 09-11-20 China Gourmet Millersville MD	8.43-	349.58
09-14	POS Debit - Debit Card 4254 Transaction 09-12-20 Old Navy US 6421 Queenstown MD	56.15-	293.43
<b>09-15</b>	<b>Ending Balance</b>		<b>293.43</b>

Average Daily Balance - Current Cycle: \$206.45

Your account earned \$0.01, with an annual percentage yield earned of 0.05%, for the dividend period from 08-01-2020 through 08-31-2020

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
08-31	ACH	1.00	08-24	POS	20.00
09-04	ACH	106.51	08-25	POS	2.99
09-10	ACH	103.00	08-26	POS	16.50
08-17	POS	34.98	08-27	POS	13.55
08-17	POS	35.00	08-31	POS	25.00
08-17	POS	50.00	08-31	POS	25.02
08-17	POS	50.03	08-31	POS	26.96
08-17	POS	11.84	08-31	POS	1.25
08-17	POS	12.99	08-31	POS	8.89
08-17	POS	21.18	08-31	POS	18.50
08-19	POS	260.00	09-01	POS	2.50
08-19	POS	6.55	09-02	POS	81.50
08-20	POS	1.25	09-02	POS	1,676.45
08-24	POS	190.00	09-03	POS	75.00



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**Items Paid** (Continued from previous page)

Date	Item	Amount(\$)	Date	Item	Amount(\$)
09-10	POS	14.59	09-14	POS	56.15
09-14	POS	8.43			

## Savings

### Membership Savings - 3073230801

Joint Owner(s): MONTONIO MACKELL

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-16	Beginning Balance		105.00
08-18	Transfer To Credit Card Ana K MacKell	65.00-	40.00
08-24	Transfer To Credit Card Ana K MacKell	35.00-	5.00
08-31	Dividend	0.01	5.01
<b>09-15</b>	<b>Ending Balance</b>		<b>5.01</b>

Your account earned \$0.01, with an annual percentage yield earned of 0.48%, for the dividend period from 08-01-2020 through 08-31-2020

#### 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.