



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

Statement Period
01/16/21 - 02/15/21

Access No. 10023436

Statement of Account
For ANA K MACKELL

Checking

EveryDay Checking - 7056864015

Joint Owner(s): MONTONIO MACKELL

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-16	Beginning Balance		211.39
01-19	POS Credit Adjustment 4254 Transaction 01-17-21 Zelle*montonio D Visa Direct MD	200.00	411.39
01-19	Deposit - ACH Paid From Amazon.CO1789900 Edi Pymnts 011921	198.00	609.39
01-19	POS Debit- Debit Card 4254 01-15-21 Netflix.Com 408-5403700 CA	13.99-	595.40
01-19	POS Debit- Debit Card 4254 01-15-21 Cash App*angel Bai 8774174551 CA	20.00-	575.40
01-19	POS Debit- Debit Card 4254 01-18-21 Tst* Capri Pizza & Glen Burnie MD	25.70-	549.70
01-19	Transfer To Shares Henry J Urena	400.00-	149.70
01-21	POS Debit- Debit Card 4254 01-19-21 Champs Pizza & Sub Glen Burnie MD	25.42-	124.28
01-22	Deposit - ACH Paid From Amazon.CO1794142 Edi Pymnts 012221	81.00	205.28
01-22	Transfer From Shares Henry J Urena	900.00	1,105.28
01-25	POS Debit- Debit Card 4254 01-24-21 Apple.Com/Bill 866-712-7753 CA	2.99-	1,102.29
01-25	POS Debit - Debit Card 4254 Transaction 01-24-21 Furnace Branch Glen Burnie MD	38.07-	1,064.22
01-26	Deposit - ACH Paid From Amazon.CO1797355 Edi Pymnts 012621	195.00	1,259.22
01-26	Deposit - ACH Paid From Anne Arundel Cou Payroll 01Afd3	624.10	1,883.32
01-26	POS Debit- Debit Card 4254 01-25-21 Zelle*montonio D Visa Direct AZ	100.00-	1,783.32
01-27	POS Debit- Debit Card 4254 01-26-21 Cash App*dorcell H 8774174551 CA	12.00-	1,771.32
01-28	Transfer To Credit Card Ana K MacKell	70.00-	1,701.32
01-29	Deposit - ACH Paid From Amazon.CO1801031 Edi Pymnts 012921	72.00	1,773.32
01-29	POS Debit- Debit Card 4254 01-27-21 Champs Pizza & Sub Glen Burnie MD	11.65-	1,761.67
01-29	Paid To - Wells Fargo Onl Achfunding Chk 9100001	25.00-	1,736.67
01-29	Dividend	0.01	1,736.68
02-01	POS Credit Adjustment 4254 Transaction 01-30-21 Zelle*elizanet Ba Visa Direct CA	10.45	1,747.13
02-01	POS Credit Adjustment 4254 Transaction 01-31-21 Zelle*montonio D Visa Direct MD	1,000.00	2,747.13

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
01/16/21 - 02/15/21

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(\$)
02-01	POS Credit Adjustment 4254 Transaction 01-30-21 Zelle*elizanet Ba Visa Direct CA	1,035.00	3,782.13
02-01	POS Debit - Debit Card 4254 Transaction 01-30-21 Weis Markets 07 Odenton MD	7.00-	3,775.13
02-01	POS Debit- Debit Card 4254 01-30-21 Tst* Capri Pizza & Glen Burnie MD	10.87-	3,764.26
02-01	POS Debit - Debit Card 4254 Transaction 01-30-21 Samsclub #4771 Severn MD	23.46-	3,740.80
02-01	POS Debit - Debit Card 4254 Transaction 01-29-21 Furnace Branch Glen Burnie MD	27.79-	3,713.01
02-02	Transfer From Shares Ana K MacKell	100.00	3,813.01
02-02	POS Debit- Debit Card 4254 02-01-21 Wu *1202237831 877-989-3268 CA	24.99-	3,788.02
02-02	POS Debit- Debit Card 4254 02-01-21 Wu *8359038747 877-989-3268 CA	1,021.00-	2,767.02
02-02	Paid To - Wells Fargo lfi DDA To DDA Chk 9100001	2,356.00-	411.02
02-03	Paid To - Wells Fargo lfi DDA To DDA Chk 9100001	100.00-	311.02
02-04	Transfer From Shares Ana K MacKell	270.00	581.02
02-05	POS Debit- Debit Card 4254 02-03-21 Chick-Fil-A #01433 410-590-9484 MD	26.80-	554.22
02-05	POS Debit- Debit Card 4254 02-04-21 Zelle*ana MacKell Visa Direct AZ	350.00-	204.22
02-05	Paid To - Discover E-Payment Chk 9100001	104.00-	100.22
02-08	POS Debit- Debit Card 4254 02-06-21 Popeyes 3894 Https://Prod. MD	21.19-	79.03
02-09	Deposit - ACH Paid From Anne Arundel Cou Payroll 01Afd3	624.09	703.12
02-09	POS Debit- Debit Card 4254 02-08-21 McDonald's M7683 O Millersville MD	24.55-	678.57
02-09	POS Debit- Debit Card 4254 02-08-21 Glory Days Grill Gaithersburg MD	52.12-	626.45
02-10	Transfer To Loan Ana K MacKell	235.00-	391.45
02-11	POS Debit- Debit Card 4254 02-10-21 Cash App*dorcell H 8774174551 CA	35.00-	356.45
02-15	Ending Balance		356.45

Average Daily Balance - Current Cycle: \$777.41

Your account earned \$0.01, with an annual percentage yield earned of 0.02%, for the dividend period from 01-01-2021 through 01-31-2021

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
01-29	ACH	25.00	02-01	POS	27.79
02-02	ACH	2,356.00	02-01	POS	7.00
02-03	ACH	100.00	02-01	POS	10.87
02-05	ACH	104.00	02-01	POS	23.46
01-19	POS	20.00	02-02	POS	1,021.00
01-19	POS	25.70	02-02	POS	24.99
01-19	POS	13.99	02-05	POS	350.00
01-21	POS	25.42	02-05	POS	26.80
01-25	POS	2.99	02-08	POS	21.19
01-25	POS	38.07	02-09	POS	24.55
01-26	POS	100.00	02-09	POS	52.12
01-27	POS	12.00	02-11	POS	35.00
01-29	POS	11.65			

Savings

Membership Savings - 3073230801

Joint Owner(s): MONTONIO MACKELL

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-16	Beginning Balance		735.72
01-29	Dividend	0.16	735.88
02-02	Transfer From Certificate	370.00	1,105.88
02-02	Transfer To Checking Ana K MacKell	100.00-	1,005.88
02-04	Transfer To Checking	270.00-	735.88



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

Statement Period
01/16/21 - 02/15/21

Access No. 10023436

Statement of Account
For ANA K MACKELL

(Continued from previous page)

Membership Savings - 3073230801

Joint Owner(s): MONTONIO MACKELL

Date	Transaction Detail	Amount(\$)	Balance(\$)
	Ana K MacKell		
02-15	Ending Balance		735.88

Your account earned \$0.16, with an annual percentage yield earned of 0.26%, for the dividend period from 01-01-2021 through 01-31-2021

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.