



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

Statement Period
09/24/22 - 10/23/22

Access No. 17084978

Statement of Account
For BRYCE FOLSOM

Checking

e-Checking - 7135882525

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-24	Beginning Balance		4.73
10-04	POS Credit Adjustment 2414 Transaction 10-04-22 Coinbase Visa Direct CA	164.50	169.23
10-04	POS Credit Adjustment 2414 Transaction 10-04-22 Coinbase Visa Direct CA	263.98	433.21
10-04	POS Credit Adjustment 2414 Transaction 10-04-22 Coinbase Visa Direct CA	650.10	1,083.31
10-05	Intl Transaction Fee 10-04-22 Pag*atacadoarabe Cajamar	0.04-	1,083.27
10-05	Intl Transaction Fee 10-04-22 Kings Sneakers Com Cajamar	0.38-	1,082.89
10-05	Intl Transaction Fee 10-04-22 Ohiro Sushi Delive Santana DE PA	0.67-	1,082.22
10-05	POS Debit- Debit Card 2414 10-04-22 Pag*atacadoarabe	3.92-	1,078.30
10-05	POS Debit- Debit Card 2414 10-04-22 Kings Sneakers Com	38.30-	1,040.00
10-05	POS Debit- Debit Card 2414 10-04-22 Ohiro Sushi Delive	67.15-	972.85
10-06	Intl Transaction Fee 10-05-22 Uber *trip Help.Ub Sao Paulo	0.02-	972.83
10-06	Intl Transaction Fee 10-05-22 Pag*pastelmarimel Cajamar	0.05-	972.78
10-06	Intl Transaction Fee 10-05-22 Uber *trip Help.Ub Sao Paulo	0.17-	972.61
10-06	Intl Transaction Fee 10-05-22 Mf Hoteleiros Ltda Sao Paulo	0.49-	972.12
10-06	Intl Transaction Fee 10-05-22 Rapinha Lanches Sao Paulo	0.94-	971.18
10-06	POS Debit- Debit Card 2414 10-04-22 Uber *trip Help.Ub	2.10-	969.08
10-06	POS Debit- Debit Card 2414 10-05-22 Apple Cash 1 InfniteLoop CA	5.00-	964.08
10-06	POS Debit- Debit Card 2414 10-05-22 Pag*pastelmarimel	5.48-	958.60
10-06	POS Debit- Debit Card 2414 10-05-22 Uber *trip Help.Ub	16.55-	942.05
10-06	POS Debit- Debit Card 2414 10-05-22 Apple Cash 1 InfniteLoop CA	30.00-	912.05
10-06	POS Debit- Debit Card 2414 10-05-22 Mf Hoteleiros Ltda	48.62-	863.43
10-06	POS Debit- Debit Card 2414 10-05-22 Apple Cash 1 InfniteLoop CA	70.00-	793.43
10-06	POS Debit- Debit Card 2414 10-05-22 Rapinha Lanches	94.33-	699.10
10-06	POS Debit- Debit Card 2414 10-05-22 Apple Cash 1 InfniteLoop CA	160.74-	538.36
10-06	POS Debit- Debit Card 2414 10-05-22 Apple Cash 1 InfniteLoop CA	240.00-	298.36
10-07	POS Credit Adjustment 2414 Transaction 10-07-22 Apple Cash Visa Direct CA	2,385.00	2,683.36

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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Date	Transaction Detail	Amount(\$)	Balance(\$)
10-11	POS Credit Adjustment 2414 Transaction 10-08-22 Coinbase Visa Direct CA	970.22	3,653.58
10-11	Intl Transaction Fee 10-10-22 Fgn Coml Ltda Barueri	0.01-	3,653.57
10-11	Intl Transaction Fee 10-09-22 Fgn Coml Ltda Barueri	0.02-	3,653.55
10-11	Intl Transaction Fee 10-08-22 Uber *trip Help.Ub Sao Paulo	0.03-	3,653.52
10-11	Intl Transaction Fee 10-08-22 Padaria Leiriense Sao Paulo	0.14-	3,653.38
10-11	Intl Transaction Fee 10-09-22 Berlinf*bar Das PA Sao Paulo	0.46-	3,652.92
10-11	Intl Transaction Fee 10-07-22 Acqio*distribuidor Carapicuiaba	0.62-	3,652.30
10-11	Intl Transaction Fee 10-07-22 Leaan Internationa Sao Paulo	0.67-	3,651.63
10-11	ATM Fee - Withdrawal 10-10-22 00052303 Barueri	1.00-	3,650.63
10-11	ATM Fee - Withdrawal 10-11-22 00052303 Barueri	1.00-	3,649.63
10-11	ATM Fee - Withdrawal 10-10-22 00052303 Barueri	1.00-	3,648.63
10-11	ATM Fee - Withdrawal 10-10-22 00052303 Barueri	1.00-	3,647.63
10-11	ATM Fee - Withdrawal 10-10-22 00052303 Barueri	1.00-	3,646.63
10-11	Intl Transaction Fee 10-10-22 00052303 Barueri	2.21	3,644.42
10-11	Intl Transaction Fee 10-10-22 00052303 Barueri	2.21	3,642.21
10-11	Intl Transaction Fee 10-09-22 00052303 Barueri	2.21	3,640.00
10-11	Intl Transaction Fee 10-10-22 00052303 Barueri	2.21	3,637.79
10-11	Intl Transaction Fee 10-10-22 00052303 Barueri	2.21	3,635.58
10-11	Intl Transaction Fee 10-07-22 Casa Bayard Art P Sao Paulo	3.60	3,631.98
10-11	ATM Withdrawal 10-10-22 00052303 Barueri	226.75-	3,405.23
10-11	ATM Withdrawal 10-11-22 00052303 Barueri	226.75-	3,178.48
10-11	ATM Withdrawal 10-10-22 00052303 Barueri	226.75-	2,951.73
10-11	ATM Withdrawal 10-10-22 00052303 Barueri	226.75-	2,724.98
10-11	ATM Withdrawal 10-10-22 00052303 Barueri	226.75-	2,498.23
10-11	POS Debit- Debit Card 2414 10-10-22 Fgn Coml Ltda	1.40-	2,496.83
10-11	POS Debit- Debit Card 2414 10-09-22 Fgn Coml Ltda	2.31-	2,494.52
10-11	POS Debit- Debit Card 2414 10-08-22 Uber *trip Help.Ub	2.50-	2,492.02
10-11	POS Debit- Debit Card 2414 10-08-22 Padaria Leiriense	14.35-	2,477.67
10-11	POS Debit- Debit Card 2414 10-08-22 Www.Smartcredit.CO 877-372-3895 CA	14.95-	2,462.72
10-11	POS Debit- Debit Card 2414 10-10-22 Apple Cash 1InfiniteLoop CA	20.00-	2,442.72
10-11	POS Debit- Debit Card 2414 10-10-22 Remitly* Bd45 Www.Remitly.C WA	24.99-	2,417.73
10-11	POS Debit- Debit Card 2414 10-09-22 Citibank, N.A./Cit 888-5741301 SD	30.00-	2,387.73
10-11	POS Debit- Debit Card 2414 10-09-22 Berlinf*bar Das PA	46.41-	2,341.32
10-11	POS Debit- Debit Card 2414 10-08-22 Apple Cash 1InfiniteLoop CA	50.00-	2,291.32
10-11	POS Debit- Debit Card 2414 10-07-22 Acqio*distribuidor	61.87-	2,229.45
10-11	POS Debit- Debit Card 2414 10-07-22 Leaan Internationa	67.48-	2,161.97
10-11	POS Debit- Debit Card 2414 10-08-22 Remitly* SD33 Www.Remitly.C WA	100.00-	2,061.97
10-11	POS Debit- Debit Card 2414 10-08-22 Apple Cash 1InfiniteLoop CA	100.00-	1,961.97
10-11	POS Debit- Debit Card 2414 10-08-22 Remitly* F552 Www.Remitly.C WA	104.99-	1,856.98
10-11	POS Debit- Debit Card 2414 10-11-22 Remitly* B6A2 Www.Remitly.C WA	104.99-	1,751.99
10-11	POS Debit- Debit Card 2414 10-10-22 Apple Cash 1InfiniteLoop CA	200.00-	1,551.99
10-11	POS Debit- Debit Card 2414 10-07-22 Casa Bayard Art P	359.88-	1,192.11
10-11	Transfer To Credit Card Bryce Folsom	469.75-	722.36
10-12	POS Credit Adjustment 2414 Transaction 10-11-22 Uber * Pending	4.70	727.06
10-12	Adjustment - CR	1,587.96	2,315.02
10-12	Intl Transaction Fee 10-11-22 Uber *trip Help.Ub Sao Paulo	0.01-	2,315.01
10-12	Intl Transaction Fee 10-11-22 Uber *trip Help.Ub Sao Paulo	0.01-	2,315.00
10-12	Intl Transaction Fee 10-11-22 Uber *trip Help.Ub Sao Paulo	0.01-	2,314.99



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Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-12	Intl Transaction Fee 10-11-22 Uber *trip Help.Ub Sao Paulo	0.05-	2,314.94
10-12	Intl Transaction Fee 10-11-22 Uber *trip Help.Ub Sao Paulo	0.05-	2,314.89
10-12	Intl Transaction Fee 10-11-22 Starbucks Guarulhos	0.06-	2,314.83
10-12	Intl Transaction Fee 10-11-22 Dufry Lojas Franca Guarulhos	0.10-	2,314.73
10-12	Intl Transaction Fee 10-11-22 Uber *trip Help.Ub Sao Paulo	0.11-	2,314.62
10-12	Intl Transaction Fee 10-11-22 Bt Alphaville Hote Barueri	0.71-	2,313.91
10-12	POS Debit- Debit Card 2414 10-11-22 Uber *trip Help.Ub	0.97-	2,312.94
10-12	POS Debit- Debit Card 2414 10-11-22 Uber *trip Help.Ub	0.97-	2,311.97
10-12	POS Debit- Debit Card 2414 10-11-22 Uber *trip Help.Ub	0.97-	2,311.00
10-12	POS Debit- Debit Card 2414 10-11-22 Uber *trip Help.Ub	4.83-	2,306.17
10-12	POS Debit- Debit Card 2414 10-11-22 Uber *trip Help.Ub	4.83-	2,301.34
10-12	POS Debit- Debit Card 2414 10-11-22 Starbucks	6.28-	2,295.06
10-12	POS Debit- Debit Card 2414 10-11-22 Dufry Lojas Franca Guarulhos	10.00-	2,285.06
10-12	POS Debit- Debit Card 2414 10-11-22 Uber *trip Help.Ub	10.65-	2,274.41
10-12	POS Debit- Debit Card 2414 10-11-22 Bt Alphaville Hote	71.46	2,202.95
10-12	POS Debit- Debit Card 2414 10-11-22 Apple Cash 1Infinetloop CA	100.00	2,102.95
10-12	Paid To - FPB CR Card Internet Chk 9140859	12.00-	2,090.95
10-13	POS Credit Adjustment 7908 Transaction 10-13-22 Coinbase Visa Direct CA	1,970.00	4,060.95
10-14	POS Credit Adjustment 2414 Transaction 10-13-22 Remitly* Bd45	24.99	4,085.94
10-14	POS Debit - Debit Card 7908 Transaction 10-14-22 Gas Express 133 Atlanta GA	17.87-	4,068.07
10-14	POS Debit - Debit Card 7908 Transaction 10-13-22 Shell Service Station Chamblee GA	20.00-	4,048.07
10-14	POS Debit - Debit Card 7908 Transaction 10-13-22 Shell Service Station Chamblee GA	23.26-	4,024.81
10-14	POS Debit- Debit Card 7908 10-13-22 Remitly* J2CA Www.Remitly.C WA	3,003.99-	1,020.82
10-17	POS Credit Adjustment 2414 Transaction 10-14-22 Remitly* SD33	100.00	1,120.82
10-17	POS Debit- Debit Card 7908 10-15-22 Skyhouse-Buckhead Atlanta GA	20.00-	1,100.82
10-17	POS Debit- Debit Card 7908 10-15-22 Mycreditrepairsite 800-944-1838 CA	20.00-	1,080.82
10-17	POS Debit- Debit Card 7908 10-15-22 Tst* Dantannas Sur Atlanta GA	75.98-	1,004.84
10-17	POS Debit - Debit Card 7908 Transaction 10-14-22 Onyx Consulting Decatur GA	180.00-	824.84
10-21	POS Debit - Debit Card 7908 Transaction 10-20-22 Gas Express 133 Atlanta GA	17.41-	807.43
10-21	POS Debit - Debit Card 7908 Transaction 10-20-22 Gas Express 133 Atlanta GA	24.00-	783.43
10-21	ATM Rebate	10.00	793.43
10-23	Ending Balance		793.43

Average Daily Balance - Current Cycle: \$957.38

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
10-12	ACH	12.00	10-11	POS	20.00
10-05	POS	38.30	10-11	POS	24.99
10-05	POS	67.15	10-11	POS	30.00
10-05	POS	3.92	10-11	POS	46.41
10-06	POS	5.00	10-11	POS	50.00
10-06	POS	5.48	10-11	POS	61.87
10-06	POS	16.55	10-11	POS	67.48
10-06	POS	30.00	10-11	POS	100.00
10-06	POS	48.62	10-11	POS	100.00
10-06	POS	70.00	10-11	POS	104.99
10-06	POS	94.33	10-11	POS	104.99
10-06	POS	160.74	10-11	POS	200.00
10-06	POS	240.00	10-11	POS	359.88
10-06	POS	2.10	10-11	POS	1.40
10-11	POS	2.31	10-12	POS	0.97
10-11	POS	2.50	10-12	POS	0.97
10-11	POS	14.35	10-12	POS	4.83
10-11	POS	14.95	10-12	POS	4.83



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Items Paid (Continued from previous page)

Date	Item	Amount(\$)	Date	Item	Amount(\$)
10-12	POS	6.28	10-17	POS	20.00
10-12	POS	10.00	10-17	POS	75.98
10-12	POS	10.65	10-17	POS	180.00
10-12	POS	71.46	10-21	POS	17.41
10-12	POS	100.00	10-21	POS	24.00
10-12	POS	0.97	10-11	ATMO	226.75
10-14	POS	17.87	10-11	ATMO	226.75
10-14	POS	20.00	10-11	ATMO	226.75
10-14	POS	23.26	10-11	ATMO	226.75
10-14	POS	3,003.99	10-11	ATMO	226.75
10-17	POS	20.00			

Savings

Membership Savings - 3162221661

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-24	Beginning Balance		5.08
No Transactions This Period			
10-23	Ending Balance		5.08

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.