





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

Statement Period  
02/01/22 - 02/28/22

Access No. 12445005

**Statement of Account**  
For SMEDLEY INSURANCE GROUP INC

**Premium Bus Checking - 7083111430**

(Continued from previous page)

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-01	Deposit - ACH Paid From Employers Dental Cash Conc 020122	25.72	596,974.54
02-01	Deposit - ACH Paid From Ameritas Life of Xp02ACH 020122	33.96	597,008.50
02-01	Deposit - ACH Paid From Protective Life Commission 01Afd9	39.42	597,047.92
02-01	Deposit - ACH Paid From Regence Bcbco Hcclaimpmt 020122	64.00	597,111.92
02-01	Deposit - ACH Paid From Great Southern Agt. Comm. 01Afd2	119.45	597,231.37
02-01	Deposit - ACH Paid From First Insurance Commission 01Afd1	141.26	597,372.63
02-01	Deposit - ACH Paid From Regence Blueshie Hcclaimpmt 020122	300.00	597,672.63
02-01	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	323.43	597,996.06
02-01	Deposit - ACH Paid From Ameritas Life In Xp04ACH 020122	996.79	598,992.85
02-01	Paid To - Payroll Tax Chk 11100002	40.15-	598,952.70
02-02	Deposit - ACH Paid From Nippon Life Bene Payment 020222	57.23	599,009.93
02-02	Deposit - ACH Paid From HrtInd National Disburse 01Afd6	219.88	599,229.81
02-02	Deposit - ACH Paid From Senior Market Sa Srx Com Ag 020222	4,152.00	603,381.81
02-02	Paid To - IRS Usatxpymt Chk 6103601	1,898.32-	601,483.49
02-03	Deposit - ACH Paid From Allied National ACH: Produ 01Afd2	197.19	601,680.68
02-03	Deposit - ACH Paid From Gpm Health And L 820 Paymts 020322	406.96	602,087.64
02-03	Deposit - ACH Paid From Uhic Sec Hoz Uhic 020322	605.35	602,692.99
02-03	Deposit - ACH Paid From Mutual of Omaha Direct Pay 01Afd4	1,283.73	603,976.72
02-04	Deposit - ACH Paid From National General Ahcpmtrnnb 01Afd1	3.26	603,979.98
02-04	Deposit - ACH Paid From United Healthcar Commission 01Afd3	63.07	604,043.05
02-04	Deposit - ACH Paid From Uhic Sec Hoz Uhic 020422	69.67	604,112.72
02-04	Deposit - ACH Paid From National Care DE Ncd Comms 01Afd2	167.10	604,279.82
02-04	Deposit - ACH Paid From Bcbs Of Arizona Broker 020422	734.29	605,014.11
02-04	Deposit - ACH Paid From Anthem 05B Dms EFT 020422	3,519.35	608,533.46
02-04	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	5,895.02	614,428.48
02-04	Deposit - ACH Paid From Unitedhealthcare Commission 020422	6,870.98	621,299.46
02-04	Paid To - Payroll Payroll Chk 11100002	607.85-	620,691.61
02-04	Paid To - Payroll Payroll Chk 11100002	824.33-	619,867.28

**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
SIGNATURE OF NAVY FEDERAL MEMBER				ZIP CODE
EFFECTIVE DATE (MO., DAY, YR.)	HOME TELEPHONE NUMBER		DAYTIME TELEPHONE NUMBER	
- -	( )		( )	



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

Statement Period  
02/01/22 - 02/28/22

Access No. 12445005

**Statement of Account**  
For SMEDLEY INSURANCE GROUP INC

**Premium Bus Checking - 7083111430**

(Continued from previous page)

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-04	Paid To - Payroll Payroll Chk 11100002	875.80-	618,991.48
02-04	Paid To - Payroll Payroll Chk 11100002	1,514.66-	617,476.82
02-04	Paid To - Payroll Payroll Chk 11100002	1,584.59-	615,892.23
02-04	Paid To - Payroll Payroll Chk 11100002	2,201.60-	613,690.63
02-04	Paid To - Payroll Payroll Chk 11100002	2,374.99-	611,315.64
02-04	Check 3244	600.00-	610,715.64
02-07	Deposit - ACH Paid From Transamerica Lf Tplic CR 01Afd6	5.13	610,720.77
02-07	Deposit - ACH Paid From Blue Cross Blue Bluekc 020722	11.27	610,732.04
02-07	Deposit - ACH Paid From Time Insurance Commission 01Afd9	25.61	610,757.65
02-07	Deposit - ACH Paid From Aetna Life Ins. Aetna-Prem 01Afd8	38.42	610,796.07
02-07	Deposit - ACH Paid From Cigna-Arlc Ddp Credit 01Afd2	53.15	610,849.22
02-07	Deposit - ACH Paid From Senior Market Sa Anthem Ag 020722	125.27	610,974.49
02-07	Deposit - ACH Paid From Cigna-Loyal Ddp Credit 01Afd1	476.21	611,450.70
02-07	Deposit - ACH Paid From Geozoning Inc Db Receivable 020722	716.00	612,166.70
02-07	Paid To - Apintego Achtrans Chk 9140859	5.99-	612,160.71
02-07	Paid To - GA Fsr Childsupp Chk 6111341	35.98-	612,124.73
02-07	Paid To - Payroll Tax Chk 11100002	838.33-	611,286.40
02-07	Paid To - First Home Bank LN Payment Chk 6311455	2,244.30-	609,042.10
02-08	Deposit - ACH Paid From Anthem 05B Dms EFT 020822	21.60	609,063.70
02-08	Deposit - ACH Paid From Blue Cross Blue Bluekc 020822	80.00	609,143.70
02-08	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	374.17	609,517.87
02-08	Paid To - Payroll Tax Chk 11100002	40.15-	609,477.72
02-09	Deposit - ACH Paid From Senior Market Sa Srx Com Ag 020922	47.00	609,524.72
02-09	Deposit - ACH Paid From Mwgcommissionpmt Mwgcompmpmt 01Afd1	61.79	609,586.51
02-09	Deposit - ACH Paid From Mutual of Omaha Direct Pay 01Afd4	75.05	609,661.56
02-09	Deposit - ACH Paid From Cigna Healthcare Cigna Comm 020922	1,348.20	611,009.76
02-09	Paid To - Venmo Payment Chk 9100001	1,500.00-	609,509.76
02-09	Paid To - IRS Usataxpytm Chk 6103601	3,049.41-	606,460.35
02-09	Paid To - First Home Bank Sba LN Pmt Chk 6311455	3,915.66-	602,544.69
02-09	Check 3245	300.00-	602,244.69
02-10	Deposit - ACH Paid From Local Health Ins ACH Pmt 021022	33.00	602,277.69
02-10	Deposit - ACH Paid From National Care DE Ncd Comms 01Afd2	84.89	602,362.58
02-10	Deposit - ACH Paid From Allied National ACH: Produ 01Afd2	114.98	602,477.56
02-10	Deposit - ACH Paid From Gpm Health And L 820 Paymts 021022	166.77	602,644.33
02-10	Deposit - ACH Paid From Uhic Sec Hoz Uhic 021022	287.72	602,932.05
02-10	Deposit - ACH Paid From Comprehensive He Hclclaimpmt 021022	366.66	603,298.71
02-10	Deposit - ACH Paid From Blue Cross Blues Ap/Com EFT 021022	538.00	603,836.71
02-11	Deposit - ACH Paid From Swhp Ap Payment 021122	1.58	603,838.29
02-11	Deposit - ACH Paid From Swhp Ap Payment 021122	4.14	603,842.43
02-11	Deposit - ACH Paid From Senior Market Sa Humana Com 021122	26.33	603,868.76
02-11	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	66.72	603,935.48
02-11	Deposit - ACH Paid From Mvp Health Plan Cashcd 021122	67.86	604,003.34
02-11	Deposit - ACH Paid From Blue Shield CA Brkcompmpmt 021122	475.90	604,479.24
02-11	Deposit - ACH Paid From Ah-Premiums Credits 01Afd3	567.60	605,046.84
02-11	Deposit - ACH Paid From Worldwide6058 Payables 021122	752.49	605,799.33
02-11	Deposit - ACH Paid From National Care DE Ncd Comms 01Afd2	787.27	606,586.60
02-11	Deposit - ACH Paid From Uhic Sec Hoz Uhic 021122	874.58	607,461.18
02-11	Deposit - ACH Paid From National Care DE Ncd Comms 01Afd2	5,668.01	613,129.19



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

Statement Period  
02/01/22 - 02/28/22

Access No. 12445005

**Statement of Account**  
For SMEDLEY INSURANCE GROUP INC

**Premium Bus Checking - 7083111430**

(Continued from previous page)

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-11	Deposit - ACH Paid From Centene Manageme Hclclaimpmt 021122	6,378.00	619,507.19
02-11	Paid To - Payroll Payroll Chk 11100002	607.86-	618,899.33
02-11	Paid To - Payroll Payroll Chk 11100002	666.29-	618,233.04
02-11	Paid To - Payroll Payroll Chk 11100002	824.33-	617,408.71
02-11	Paid To - Payroll Payroll Chk 11100002	875.80-	616,532.91
02-11	Paid To - Payroll Payroll Chk 11100002	969.07-	615,563.84
02-11	Paid To - Payroll Payroll Chk 11100002	998.30-	614,565.54
02-11	Paid To - Payroll Payroll Chk 11100002	1,514.64-	613,050.90
02-14	Deposit - ACH Paid From Fallon Health Pl Accts Pay 021422	10.00	613,060.90
02-14	Deposit - ACH Paid From Transamerica Li Tplic CR 01Afd6	26.83	613,087.73
02-14	Deposit - ACH Paid From Mutual of Omaha Direct Pay 01Afd4	39.29	613,127.02
02-14	Deposit - ACH Paid From Healthpartners Ap Payment 021422	60.00	613,187.02
02-14	Deposit - ACH Paid From Sh-Selecthealth, Commission 021422	72.00	613,259.02
02-14	Deposit - ACH Paid From Emerson Reid8498 Erc ACH 021422	95.00	613,354.02
02-14	Deposit - ACH Paid From Careington Dental Fee 021422	175.74	613,529.76
02-14	Deposit - ACH Paid From Chlic Ddp Credit 01Afd2	1,079.30	614,609.06
02-14	Deposit - ACH Paid From Aetna Life Ins. Aetna-Prem 01Afd8	2,310.12	616,919.18
02-14	Paid To - Apintego Achtrans Chk 9140859	12.60-	616,906.58
02-14	Paid To - GA Fsr Childsupp Chk 6111341	35.98-	616,870.60
02-14	Paid To - Chase Credit Crd Epay Chk 2100002	11,689.00-	605,181.60
02-15	Deposit - ACH Paid From Agent Pipeline I Cons Pay 01Afd4	160.00	605,341.60
02-15	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	179.97	605,521.57
02-15	Deposit - ACH Paid From Medica Insurance Ap Payment 01Afd3	198.00	605,719.57
02-15	Deposit - ACH Paid From Senior Market Sa Anthem Ag 021522	300.54	606,020.11
02-15	Deposit - ACH Paid From Caresource Csmc Commission 021522	1,191.00	607,211.11
02-15	Deposit - ACH Paid From Uhic Sec Hoz Uhic 021522	2,031.68	609,242.79
02-15	Deposit - ACH Paid From National General Ngisnhicrn 01Afd1	18,280.61	627,523.40
02-15	Paid To - Payroll Tax Chk 11100002	40.15-	627,483.25
02-15	Paid To - Schwab Brokerage Moneylink Chk 2100002	10,000.00-	617,483.25
02-16	Deposit - ACH Paid From Providence Healt Payment 01Afd1	18.00	617,501.25
02-16	Deposit - ACH Paid From Medico Insurance Payment 021622	58.18	617,559.43
02-16	Deposit - ACH Paid From Kp Financial Svc ACH 021622	60.00	617,619.43
02-16	Deposit - ACH Paid From Petersen Com_paymnt 01Afd1	73.20	617,692.63
02-16	Deposit - ACH Paid From Blue Cross Blue EFT Pay 021622	146.68	617,839.31
02-16	Deposit - ACH Paid From Medical Mutual Broker Pmt 021622	219.13	618,058.44
02-16	Deposit - ACH Paid From Avmed Accounts P 021622	240.00	618,298.44
02-16	Deposit - ACH Paid From National General Ngisnhicsp 01Afd1	850.00	619,148.44
02-16	Paid To - Glic Inspayment Chk 2100002	36.86-	619,111.58
02-16	Paid To - IRS Usataxpymt Chk 6103601	1,639.53-	617,472.05
02-16	Paid To - USAA Chk-Intrnt Transfer Chk 31407426	20,000.00-	597,472.05
02-16	Paid To - Amex Epayment ACH Pmt Chk 9100001	80,769.34-	516,702.71
02-17	Deposit - ACH Paid From Bcbs Illinois Payment 021722	1.04	516,703.75
02-17	Deposit - ACH Paid From Allied National ACH: Produ 01Afd2	6.78	516,710.53
02-17	Deposit - ACH Paid From Uhic Sec Hoz Uhic 021722	12.96	516,723.49
02-17	Deposit - ACH Paid From Aspire Benefit S ACH Pmt 021722	60.00	516,783.49
02-17	Deposit - ACH Paid From Bcbs Illinois Payment 021722	402.03	517,185.52
02-17	Deposit - ACH Paid From Gpm Health And L 820 Paymts 021722	516.42	517,701.94
02-17	Deposit - ACH Paid From Mutual of Omaha Direct Pay 01Afd4	634.29	518,336.23
02-17	Deposit - ACH Paid From Bcbs Illinois Payment 021722	1,731.84	520,068.07
02-18	Deposit - ACH Paid From National General Ahcpmtrnnb 01Afd1	0.58	520,068.65
02-18	Deposit - ACH Paid From National Care DE Ncd Comms 01Afd2	26.70	520,095.35



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

Statement Period  
02/01/22 - 02/28/22

Access No. 12445005

**Statement of Account**  
For SMEDLEY INSURANCE GROUP INC

**Premium Bus Checking - 7083111430**

(Continued from previous page)

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-18	Deposit - ACH Paid From Ritter Comm Commission 01Afd9	211.12	520,306.47
02-18	Deposit - ACH Paid From Geozoning Inc Db Receivable 021822	300.00	520,606.47
02-18	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	991.47	521,597.94
02-18	Deposit - ACH Paid From United Healthcar Commission 01Afd3	1,673.58	523,271.52
02-18	Paid To - Glic Inspayment Chk 2100002	26.37-	523,245.15
02-18	Paid To - Payroll Payroll Chk 11100002	507.40-	522,737.75
02-18	Paid To - Payroll Payroll Chk 11100002	607.86-	522,129.89
02-18	Paid To - Payroll Payroll Chk 11100002	824.33-	521,305.56
02-18	Paid To - Payroll Payroll Chk 11100002	875.80-	520,429.76
02-18	Paid To - Payroll Payroll Chk 11100002	988.14-	519,441.62
02-18	Paid To - Payroll Payroll Chk 11100002	1,478.37-	517,963.25
02-18	Paid To - Payroll Payroll Chk 11100002	1,514.66-	516,448.59
02-18	Check 3246	300.00	516,148.59
02-22	Deposit - ACH Paid From Bright Health MA Bright Hea 022222	75.00	516,223.59
02-22	Deposit - ACH Paid From Bright Health MA Bright Hea 022222	80.00	516,303.59
02-22	Deposit - ACH Paid From Kp Financial Svc ACH 022222	108.00	516,411.59
02-22	Deposit - ACH Paid From Bright Health MA Bright Hea 022222	140.00	516,551.59
02-22	Deposit - ACH Paid From Cigna Arlic Ddp Credit 01Afd2	169.86	516,721.45
02-22	Deposit - ACH Paid From Gac Commission 01Afd1	191.55	516,913.00
02-22	Deposit - ACH Paid From Cigna-Loyal Ddp Credit 01Afd1	192.49	517,105.49
02-22	Deposit - ACH Paid From Transamerica Li Tplic CR 01Afd6	198.52	517,304.01
02-22	Deposit - ACH Paid From Bright Health MA Bright Hea 022222	220.00	517,524.01
02-22	Deposit - ACH Paid From Bright Health MA Bright Hea 022222	250.00	517,774.01
02-22	Deposit - ACH Paid From Bright Health MA Bright Hea 022222	330.00	518,104.01
02-22	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	388.25	518,492.26
02-22	Deposit - ACH Paid From Senior Market Sa Anthem Ag 022222	803.69	519,295.95
02-22	Deposit - ACH Paid From Aetna Life Ins. Aetna-Prem 01Afd8	905.83	520,201.78
02-22	Deposit - ACH Paid From Emerson Reid8498 Erc ACH 022222	1,078.02	521,279.80
02-22	Deposit - ACH Paid From Uhic Sec Hoz Uhic 022222	1,628.83	522,908.63
02-22	Paid To - Apintego Achtrans Chk 9140859	5.47-	522,903.16
02-22	Paid To - GA Fsr Childsupp Chk 6111341	35.98-	522,867.18
02-23	Deposit - ACH Paid From Senior Market Sa Wellcare A 022322	19.88	522,887.06
02-23	Deposit - ACH Paid From Plan Advisors, L Payroll 01Afd1	50.00	522,937.06
02-23	Deposit - ACH Paid From John Hancock USA Agencyind 01Afd9	61.07	522,998.13
02-23	Deposit - ACH Paid From Connexion Insura Corp Pmt 022322	80.00	523,078.13
02-23	Deposit - ACH Paid From Kp Financial Svc ACH 022322	555.27	523,633.40
02-23	Paid To - Payroll Tax Chk 11100002	40.15-	523,593.25
02-24	Deposit - ACH Paid From Uhic Sec Hoz Uhic 022422	16.57	523,609.82
02-24	Deposit - ACH Paid From Mulberrymanageme Credit 01Afd9	40.44	523,650.26
02-24	Deposit - ACH Paid From Allied National ACH: Produ 01Afd2	230.75	523,881.01
02-24	Deposit - ACH Paid From Employee Benefit ACH 022422	240.00	524,121.01
02-24	Deposit - ACH Paid From Comprehensive He Hclclaimpmt 022422	786.49	524,907.50
02-24	Deposit - ACH Paid From Mulberrymanageme Credit 01Afd9	1,560.00	526,467.50
02-24	Deposit - ACH Paid From Ngic Insurance A Colpay 01Afd8	2,378.67	528,846.17
02-24	Paid To - IRS Usat taxpymt Chk 6103601	1,779.69-	527,066.48
02-25	Deposit - ACH Paid From Protective Life Commission 01Afd9	17.89	527,084.37
02-25	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	29.09	527,113.46
02-25	Deposit - ACH Paid From Uhic Sec Hoz Uhic 022522	50.00	527,163.46



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

Statement Period  
02/01/22 - 02/28/22

Access No. 12445005

**Statement of Account**  
For SMEDLEY INSURANCE GROUP INC

**Premium Bus Checking - 7083111430**

(Continued from previous page)

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-25	Deposit - ACH Paid From National Care DE Ncd Comms 01Afd2	56.10	527,219.56
02-25	Deposit - ACH Paid From Emerson Reid8498 Erc ACH 022522	80.00	527,299.56
02-25	Deposit - ACH Paid From Cigna Healthcare Cigna Comm 022522	352.70	527,652.26
02-25	Paid To - Payroll Payroll Chk 11100002	607.86-	527,044.40
02-25	Paid To - Payroll Payroll Chk 11100002	824.33-	526,220.07
02-25	Paid To - Payroll Payroll Chk 11100002	875.80-	525,344.27
02-25	Paid To - Payroll Payroll Chk 11100002	1,091.96-	524,252.31
02-25	Paid To - Payroll Payroll Chk 11100002	1,343.18-	522,909.13
02-25	Paid To - Payroll Payroll Chk 11100002	1,514.65-	521,394.48
02-25	Paid To - Payroll Payroll Chk 11100002	1,812.61-	519,581.87
02-28	Deposit - ACH Paid From Blue Shield CA Brkcommpmt 022822	17.28	519,599.15
02-28	Deposit - ACH Paid From Csi Life Agt Comm. 01Afd3	19.00	519,618.15
02-28	Deposit - ACH Paid From Bcbst Of TN Commission 022822	21.00	519,639.15
02-28	Deposit - ACH Paid From Aetna Life Ins. Aetna-Prem 01Afd8	67.50	519,706.65
02-28	Deposit - ACH Paid From Transamerica Li Tplic CR 01Afd6	80.74	519,787.39
02-28	Deposit - ACH Paid From Emerson Reid8498 Erc ACH 022822	350.00	520,137.39
02-28	Deposit - ACH Paid From Chlic Ddp Credit 01Afd2	597.30	520,734.69
02-28	Deposit - ACH Paid From Uhic Sec Hoz Uhic 022822	1,069.00	521,803.69
02-28	Paid To - Apintego Achtrans Chk 9140859	5.23	521,798.46
02-28	Paid To - GA Fsr Childsupp Chk 6111341	35.98-	521,762.48
02-28	Dividend	195.76	521,958.24
<b>02-28</b>	<b>Ending Balance</b>		<b>521,958.24</b>

Average Daily Balance - Current Cycle: \$567,091.94

**Items Paid**

Date	Item	Amount(\$)	Date	Item	Amount(\$)
02-01	ACH	40.15	02-16	ACH	36.86
02-02	ACH	1,898.32	02-16	ACH	1,639.53
02-04	ACH	607.85	02-16	ACH	20,000.00
02-04	ACH	824.33	02-16	ACH	80,769.34
02-04	ACH	875.80	02-18	ACH	26.37
02-04	ACH	1,514.66	02-18	ACH	507.40
02-04	ACH	1,584.59	02-18	ACH	607.86
02-04	ACH	2,201.60	02-18	ACH	824.33
02-04	ACH	2,374.99	02-18	ACH	875.80
02-07	ACH	5.99	02-18	ACH	988.14
02-07	ACH	35.98	02-18	ACH	1,478.37
02-07	ACH	838.33	02-18	ACH	1,514.66
02-07	ACH	2,244.30	02-22	ACH	5.47
02-08	ACH	40.15	02-22	ACH	35.98
02-09	ACH	1,500.00	02-23	ACH	40.15
02-09	ACH	3,049.41	02-24	ACH	1,779.69
02-09	ACH	3,915.66	02-25	ACH	607.86
02-11	ACH	607.86	02-25	ACH	824.33
02-11	ACH	666.29	02-25	ACH	875.80
02-11	ACH	824.33	02-25	ACH	1,091.96
02-11	ACH	875.80	02-25	ACH	1,343.18
02-11	ACH	969.07	02-25	ACH	1,514.65
02-11	ACH	998.30	02-25	ACH	1,812.61
02-11	ACH	1,514.64	02-28	ACH	5.23
02-14	ACH	12.60	02-28	ACH	35.98
02-14	ACH	35.98	02-04	003244 - Check	600.00
02-14	ACH	11,689.00	02-09	003245 - Check	300.00
02-15	ACH	40.15	02-18	003246 - Check	300.00
02-15	ACH	10,000.00			

**Savings**

**Mbr Business Savings - 3103799395**

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-01	Beginning Balance		5.00



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

Statement Period  
02/01/22 - 02/28/22

Access No. 12445005

**Statement of Account**  
For SMEDLEY INSURANCE GROUP INC

**Mbr Business Savings - 3103799395**

(Continued from previous page)

Date	Transaction Detail	Amount(\$)	Balance(\$)
<b>No Transactions This Period</b>			
02-28	Ending Balance		5.00

**2021 Year to Date Federal Income Tax Information**

SAVINGS DIVIDENDS	0.21		
CHECKING DIVIDENDS	637.34	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](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.