



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

Statement Period
03/01/23 - 03/31/23

Access No. 12445005

Statement of Account
For SMEDLEY INSURANCE GROUP INC

Premium Bus Checking - 7083111430

(Continued from previous page)

Date	Transaction Detail	Amount(\$)	Balance(\$)
03-01	Deposit - ACH Paid From Messer U65-Avmed 030123	15.00	18,331.74
03-01	Deposit - ACH Paid From First Insurance Commission 01Afd1	18.27	18,350.01
03-01	Deposit - ACH Paid From Silac Deposits23 01Afd3	24.00	18,374.01
03-01	Deposit - ACH Paid From Americo Med Supp Agt. Comm. 01Afd2	31.82	18,405.83
03-01	Deposit - ACH Paid From Loyal Christianc Deposits 01Afd4	32.21	18,438.04
03-01	Deposit - ACH Paid From Employers Dental Cash Conc 030123	34.04	18,472.08
03-01	Deposit - ACH Paid From Friday Health PI Commission 01Afd1	44.00	18,516.08
03-01	Deposit - ACH Paid From Friday Health PI Commission 01Afd1	50.00	18,566.08
03-01	Deposit - ACH Paid From Lumico Life Ins Agt. Comm. 01Afd4	52.14	18,618.22
03-01	Deposit - ACH Paid From Renaissance Payables 01Afd1	53.80	18,672.02
03-01	Deposit - ACH Paid From Great Southern Agt. Comm. 01Afd2	119.45	18,791.47
03-01	Deposit - ACH Paid From Medico Life And Payment 030123	145.25	18,936.72
03-01	Deposit - ACH Paid From Medico Insurance Payment 030123	227.07	19,163.79
03-01	Deposit - ACH Paid From Mutual of Omaha Direct Pay 01Afd4	458.82	19,622.61
03-01	Deposit - ACH Paid From Friday Health PI Commission 01Afd1	485.00	20,107.61
03-01	Paid To - IRS Usatxpymt Chk 6103601	2,766.57	17,341.04
03-02	Deposit - ACH Paid From Geozoning Inc Db Receivable 030223	25.00	17,366.04
03-02	Deposit - ACH Paid From Uhic Sec Hoz Uhic 030223	40.00	17,406.04
03-02	Deposit - ACH Paid From Mutual of Omaha Direct Pay 01Afd4	58.34	17,464.38
03-02	Deposit - ACH Paid From Connexion Insura Corp Pmt 030223	60.00	17,524.38
03-02	Deposit - ACH Paid From Lumico Life Ins Agt. Comm. 01Afd4	77.08	17,601.46
03-02	Deposit - ACH Paid From Gpm Health And L 820 Paymts 030223	173.75	17,775.21
03-02	Deposit - ACH Paid From HrtInd National Disburse 01Afd6	249.82	18,025.03
03-02	Deposit - ACH Paid From US Fire Ins CO Agt. Comm. 01Afd8	314.30	18,339.33
03-02	Deposit - ACH Paid From Senior Market Sa Humana Com 030223	444.00	18,783.33
03-02	Deposit - ACH Paid From Centene Manageme Commission 030223	1,119.36	19,902.69
03-02	Check 3288	300.00	19,602.69
03-03	Deposit - ACH Paid From Uhic Sec Hoz Uhic 030323	104.16	19,706.85

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	
- -	()		()	



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

Statement Period
03/01/23 - 03/31/23

Access No. 12445005

Statement of Account
For SMEDLEY INSURANCE GROUP INC

Premium Bus Checking - 7083111430

(Continued from previous page)

Date	Transaction Detail	Amount(\$)	Balance(\$)
03-03	Deposit - ACH Paid From National Care DE Ncd Comms 01Afd2	114.09	19,820.94
03-03	Deposit - ACH Paid From Nippon Life Bene Payment 030323	125.72	19,946.66
03-03	Deposit - ACH Paid From Senior Market Sa Wellcare A 030323	150.94	20,097.60
03-03	Deposit - ACH Paid From Allied National ACH: Produ 01Afd2	160.04	20,257.64
03-03	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	527.99	20,785.63
03-03	Deposit - ACH Paid From Bcbs Of Arizona Broker 030323	1,163.70	21,949.33
03-03	Deposit - ACH Paid From Mutual of Omaha Direct Pay 01Afd4	2,640.85	24,590.18
03-03	Deposit - ACH Paid From Unitedhealthcare Commission 030323	3,854.81	28,444.99
03-03	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	8,196.95	36,641.94
03-03	Paid To - Payroll Payroll Chk 11100002	10.84-	36,631.10
03-03	Paid To Wise Ltd	157.00-	36,474.10
03-03	Paid To - Payroll Payroll Chk 11100002	180.00-	36,294.10
03-03	Paid To - Payroll Payroll Chk 11100002	480.00-	35,814.10
03-03	Paid To - Payroll Payroll Chk 11100002	485.20-	35,328.90
03-03	Paid To - Payroll Payroll Chk 11100002	600.00-	34,728.90
03-03	Paid To - Payroll Payroll Chk 11100002	630.90-	34,098.00
03-03	Paid To - Payroll Payroll Chk 11100002	878.49-	33,219.51
03-03	Paid To - Payroll Payroll Chk 11100002	920.94-	32,298.57
03-03	Paid To - Payroll Payroll Chk 11100002	951.00-	31,347.57
03-03	Paid To - Payroll Payroll Chk 11100002	1,091.97-	30,255.60
03-03	Paid To - Payroll Payroll Chk 11100002	1,266.34-	28,989.26
03-03	Paid To - Payroll Payroll Chk 11100002	1,832.13-	27,157.13
03-06	Deposit - ACH Paid From Time Insurance Commission 01Afd9	12.45	27,169.58
03-06	Deposit - ACH Paid From Ameritas Life of Xp02ACH 030623	41.95	27,211.53
03-06	Deposit - ACH Paid From Cigna-Arlic Ddp Credit 01Afd2	82.44	27,293.97
03-06	Deposit - ACH Paid From Cigna-Loyal Ddp Credit 01Afd1	200.86	27,494.83
03-06	Deposit - ACH Paid From Transamerica Lt Tplic CR 01Afd6	470.82	27,965.65
03-06	Deposit - ACH Paid From Geozoning Inc Db Receivable 030623	608.00	28,573.65
03-06	Deposit - ACH Paid From Ameritas Life In Xp04ACH 030623	1,009.06	29,582.71
03-06	Deposit - ACH Paid From Anthem 05B Dms EFT 030623	2,475.75	32,058.46
03-06	Paid To - GA Fsr Childsupp Chk 6111341	35.98-	32,022.48
03-06	Paid To - Guideline Retire Guideline Chk 9100001	143.00-	31,879.48
03-06	Paid To - First Home Bank LN Payment Chk 6311455	2,498.74-	29,380.74
03-06	Paid To - First Home Bank Sba LN Pmt Chk 6311455	4,635.33-	24,745.41
03-06	Paid To - First Home Bank Sba LN Pmt Chk 6311455	4,708.12-	20,037.29
03-07	Deposit - ACH Paid From Anthem 05B Dms EFT 030723	21.60	20,058.89
03-07	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	21.89	20,080.78
03-07	Deposit - ACH Paid From Priority Health Acctspyble 030723	53.91	20,134.69
03-07	Deposit - ACH Paid From Regence Blueshie Hcclaimpmt 030723	60.00	20,194.69
03-07	Deposit - ACH Paid From Regence Bcbco Hcclaimpmt 030723	96.00	20,290.69
03-07	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	369.59	20,660.28
03-07	Paid To - Payroll Tax Chk 11100002	60.07-	20,600.21
03-07	Paid To - Payroll Tax Chk 11100002	432.94-	20,167.27
03-07	Paid To - Ssbtrustops P/R Contr Chk 1100002	3,176.43-	16,990.84
03-08	Deposit - ACH Paid From Vsp Admin Pymt Vsp Admin 030823	11.80	17,002.64
03-08	Deposit - ACH Paid From Cigna Healthcare Cigna Comm 030823	16,174.20	33,176.84
03-08	Paid To - IRS Usatxpymt Chk 6103601	2,739.73-	30,437.11
03-08	Check 3289	300.00-	30,137.11
03-09	Deposit - ACH Paid From Lumico Life Ins Agt. Comm. 01Afd4	27.72	30,164.83
03-09	Deposit - ACH Paid From Renaissance Payables 01Afd4	53.80	30,218.63



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

Statement Period
03/01/23 - 03/31/23

Access No. 12445005

Statement of Account
For SMEDLEY INSURANCE GROUP INC

Premium Bus Checking - 7083111430

(Continued from previous page)

Date	Transaction Detail	Amount(\$)	Balance(\$)
03-09	Deposit - ACH Paid From Guarantee Trust Sales Comm 01Afd1	58.09	30,276.72
03-09	Deposit - ACH Paid From Blue Cross Blues Ap/Com EFT 030923	684.00	30,960.72
03-09	Deposit - ACH Paid From Worldwide6058 Payables 030923	899.05	31,859.77
03-09	Deposit - ACH Paid From Uhic Sec Hoz Uhic 030923	1,050.63	32,910.40
03-09	Deposit - ACH Paid From Centene Manageme Hcclaimpmt 030923	14,790.00	47,700.40
03-10	Deposit - ACH Paid From National General Ahcipaymnt 01Afd1	3.26	47,703.66
03-10	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	71.68	47,775.34
03-10	Deposit - ACH Paid From Mvp Health Plan Cashod 031023	92.01	47,867.35
03-10	Deposit - ACH Paid From Allied National ACH: Produ 01Afd2	110.29	47,977.64
03-10	Deposit - ACH Paid From Uhic Sec Hoz Uhic 031023	366.91	48,344.55
03-10	Deposit - ACH Paid From Absf Commissions Credits 01Afdt	378.52	48,723.07
03-10	Deposit - ACH Paid From National Care DE Ncd Comms 01Afd2	592.15	49,315.22
03-10	Paid To - Payroll Payroll Chk 11100002	10.85-	49,304.37
03-10	Paid To - Payroll Payroll Chk 11100002	240.00-	49,064.37
03-10	Paid To - Payroll Payroll Chk 11100002	480.00-	48,584.37
03-10	Paid To - Payroll Payroll Chk 11100002	485.20	48,099.17
03-10	Paid To - Payroll Payroll Chk 11100002	540.00	47,559.17
03-10	Paid To - Payroll Payroll Chk 11100002	649.31-	46,909.86
03-10	Paid To - Payroll Payroll Chk 11100002	874.45	46,035.41
03-10	Paid To - Payroll Payroll Chk 11100002	915.50-	45,119.91
03-10	Paid To - Payroll Payroll Chk 11100002	951.00-	44,168.91
03-10	Paid To - Payroll Payroll Chk 11100002	1,247.17-	42,921.74
03-10	Paid To - Payroll Payroll Chk 11100002	1,266.33-	41,655.41
03-10	Paid To - Payroll Payroll Chk 11100002	1,832.12-	39,823.29
03-10	Paid To - Jpmorgan Chase Ext Trnsfr Chk 2100002	10,000.00-	29,823.29
03-13	Deposit - ACH Paid From Kp Financial Svc ACH 031323	18.00	29,841.29
03-13	Deposit - ACH Paid From Transamerica Li Tplic CR 01Afd6	21.68	29,862.97
03-13	Deposit - ACH Paid From National General Ngbsmeritn 01Afd1	602.71	30,465.68
03-13	Deposit - ACH Paid From Uhic Sec Hoz Uhic 031323	2,662.28	33,127.96
03-13	Paid To - GA Fsr Childsupp Chk 6111341	35.98-	33,091.98
03-13	Paid To - Next Insur (Ap Next Insur Chk 9100001	52.85-	33,039.13
03-13	Paid To Wise Ltd	163.00-	32,876.13
03-13	Paid To - Sba Loan Payment Chk 4103604	5,490.00-	27,386.13
03-13	Paid To - Amex Epayment ACH Pmt Chk 9100001	9,530.92-	17,855.21
03-14	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	19.90	17,875.11
03-14	Deposit - ACH Paid From Healthpartners Ap Payment 031423	36.00	17,911.11
03-14	Deposit - ACH Paid From Sh-Selecthealth, Commission 031423	96.33	18,007.44
03-14	Paid To - Payroll Tax Chk 11100002	60.23-	17,947.21
03-14	Paid To - Payroll Payroll Chk 11100002	3,000.00-	14,947.21
03-14	Paid To - Ssbtrustops P/R Contr Chk 1100002	3,187.32-	11,759.89
03-14	Paid To - Sba Eidl Loan Payment Chk 4103604	5,490.00-	6,269.89
03-15	Deposit - ACH Paid From Ddp 601 Broker 031523	57.02	6,326.91
03-15	Deposit - ACH Paid From Careington Dental Fee 031523	76.32	6,403.23
03-15	Deposit - ACH Paid From Ddp 601 Broker 031523	151.87	6,555.10
03-15	Deposit - ACH Paid From Ddic 301 Broker 031523	242.38	6,797.48
03-15	Deposit - ACH Paid From Medica Insurance Ap Payment 01Afd3	264.00	7,061.48
03-15	Paid To - Glic Inspayment Chk 2100002	36.86-	7,024.62
03-15	Paid To - IRS Usataxpymt Chk 6103601	2,792.70-	4,231.92
03-15	Returned Item Fee 2100002	29.00-	4,202.92
03-15	Returned Item Fee 31407426	29.00-	4,173.92
03-16	Deposit - ACH Paid From Lumico Life Ins Agt. Comm. 01Afd4	51.60	4,225.52



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

Statement Period
03/01/23 - 03/31/23

Access No. 12445005

Statement of Account
For SMEDLEY INSURANCE GROUP INC

Premium Bus Checking - 7083111430

(Continued from previous page)

Date	Transaction Detail	Amount(\$)	Balance(\$)
03-16	Deposit - ACH Paid From Blue Cross Blue EFT Pay 031623	153.07	4,378.59
03-16	Check 3290	300.00-	4,078.59
03-16	Returned Item Fee 1150012	29.00-	4,049.59
03-17	Deposit - ACH Paid From National General Ahcpcpaymnt 01Afd1	0.58	4,050.17
03-17	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	216.57	4,266.74
03-17	Paid To Wise Ltd	160.00-	4,106.74
03-20	Deposit - ACH Paid From Transamerica Lf Tplic CR 01Afd6	130.23	4,236.97
03-20	Paid To - Glic Inspayment Chk 2100002	26.37-	4,210.60
03-20	Paid To - GA Fsr Childsupp Chk 6111341	35.98-	4,174.62
03-20	Paid To - Next Insur (Ap I Next Insur Chk 9100001	130.21-	4,044.41
03-21	Returned Item Fee 2100002	29.00-	4,015.41
03-22	Deposit - ACH Paid From Summa Pmd Payment 032223	20.00	4,035.41
03-24	Deposit - ACH Paid From Pal Comm Corp Pay 032423	770.00	4,805.41
03-27	Paid To - Jpmorgan Chase Ext Trnsfr Chk 2100002	3,535.41-	1,270.00
03-31	Dividend	4.62	1,274.62
03-31	Ending Balance		1,274.62

Average Daily Balance - Current Cycle: \$13,042.61

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
03-01	ACH	2,766.57	03-10	ACH	649.31
03-03	ACH	10.84	03-10	ACH	874.45
03-03	ACH	157.00	03-10	ACH	915.50
03-03	ACH	180.00	03-10	ACH	951.00
03-03	ACH	480.00	03-10	ACH	1,247.17
03-03	ACH	485.20	03-10	ACH	1,266.33
03-03	ACH	600.00	03-10	ACH	1,832.12
03-03	ACH	630.90	03-10	ACH	10,000.00
03-03	ACH	878.49	03-13	ACH	35.98
03-03	ACH	920.94	03-13	ACH	52.85
03-03	ACH	951.00	03-13	ACH	163.00
03-03	ACH	1,091.97	03-13	ACH	5,490.00
03-03	ACH	1,266.34	03-13	ACH	9,530.92
03-03	ACH	1,832.13	03-14	ACH	60.23
03-06	ACH	35.98	03-14	ACH	3,000.00
03-06	ACH	143.00	03-14	ACH	3,187.32
03-06	ACH	2,498.74	03-14	ACH	5,490.00
03-06	ACH	4,635.33	03-15	ACH	36.86
03-06	ACH	4,708.12	03-15	ACH	2,792.70
03-07	ACH	60.07	03-17	ACH	160.00
03-07	ACH	432.94	03-20	ACH	26.37
03-07	ACH	3,176.43	03-20	ACH	35.98
03-08	ACH	2,739.73	03-20	ACH	130.21
03-10	ACH	10.85	03-27	ACH	3,535.41
03-10	ACH	240.00	03-02	003288 - Check	300.00
03-10	ACH	480.00	03-08	003289 - Check	300.00
03-10	ACH	485.20	03-16	003290 - Check	300.00
03-10	ACH	540.00			

Savings

Mbr Business Savings - 3103799395

Date	Transaction Detail	Amount(\$)	Balance(\$)
03-01	Beginning Balance		5.00
No Transactions This Period			
03-31	Ending Balance		5.00

2022 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS	0.00		
CHECKING DIVIDENDS	1,180.35	FINANCE CHARGE CHECKING LOC	0.00



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

Statement Period
03/01/23 - 03/31/23

Access No. 12445005

Statement of Account
For SMEDLEY INSURANCE GROUP INC

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.