



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

Statement Period
01/01/22 - 01/31/22

Access No. 12445005

Statement of Account
For SMEDLEY INSURANCE GROUP INC

Premium Bus Checking - 7083111430

(Continued from previous page)

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-03	Deposit - ACH Paid From Time Insurance Commission 01Afd9	7.87	649,689.24
01-03	Deposit - ACH Paid From Bcbst Of TN Commission 010322	21.00	649,710.24
01-03	Deposit - ACH Paid From Cigna-Loyal Ddp Credit 01Afd1	43.66	649,753.90
01-03	Deposit - ACH Paid From Chlic Ddp Credit 01Afd2	524.85	650,278.75
01-03	Deposit - ACH Paid From Transamerica Lf Tplic CR 01Afd6	655.18	650,933.93
01-03	Deposit - ACH Paid From Uhic Sec Hoz Uhic 010322	3,749.09	654,683.02
01-03	Paid To - Apintego Achtrans Chk 9140859	7.39-	654,675.63
01-03	Paid To - GA Fsr Childsupp Chk 6111341	35.98-	654,639.65
01-04	Deposit - ACH Paid From North American L Commission 01Afd1	18.50	654,658.15
01-04	Deposit - ACH Paid From Ameritas Life of Xp02ACH 010422	33.96	654,692.11
01-04	Deposit - ACH Paid From Americo Med Supp Agt. Comm. 01Afd6	63.64	654,755.75
01-04	Deposit - ACH Paid From Great Southern Agt. Comm. 01Afd2	119.45	654,875.20
01-04	Deposit - ACH Paid From HrtInd National Disburse 01Afd6	212.96	655,088.16
01-04	Deposit - ACH Paid From Ameritas Life In Xp04ACH 010422	839.33	655,927.49
01-04	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	5,991.07	661,918.56
01-04	Deposit - ACH Paid From Aetna Life Ins. Aetna-Prem 01Afd8	6,128.00	668,046.56
01-04	Deposit - ACH Paid From Unitedhealthcare Commission 010422	7,687.43	675,733.99
01-04	Paid To - Payroll Tax Chk 11100002	40.15-	675,693.84
01-05	Deposit - ACH Paid From Blue Cross Blues Ap/Com EFT 010522	459.00	676,152.84
01-05	Deposit - ACH Paid From Mutual of Omaha Direct Pay 01Afd4	1,291.43	677,444.27
01-05	Deposit - ACH Paid From Anthem 05B Dms EFT 010522	1,647.35	679,091.62
01-05	Paid To - IRS Usataxpymt Chk 6103601	2,577.41-	676,514.21
01-06	Deposit - ACH Paid From Gpm Health And L 820 Paymts 010622	561.67	677,075.88
01-06	Deposit - ACH Paid From Uhic Sec Hoz Uhic 010622	1,197.25	678,273.13
01-06	Paid To - First Home Bank LN Payment Chk 6311455	2,244.31-	676,028.82
01-07	Deposit - ACH Paid From United Healthcar Commission 01Afd3	63.07	676,091.89
01-07	Deposit - ACH Paid From Mutual of Omaha Direct Pay 01Afd4	73.83	676,165.72
01-07	Deposit - ACH Paid From Mwgcommissionpmt Mwgcommpmt 01Afd1	81.72	676,247.44

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
01/01/22 - 01/31/22

Access No. 12445005

Statement of Account
For SMEDLEY INSURANCE GROUP INC

Premium Bus Checking - 7083111430

(Continued from previous page)

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-07	Deposit - ACH Paid From National Care DE Ncd Comms 01Afd2	192.54	676,439.98
01-07	Deposit - ACH Paid From Bcbs Of Arizona Broker 010722	683.89	677,123.87
01-07	Deposit - ACH Paid From National Care DE Ncd Comms 01Afd2	956.22	678,080.09
01-07	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	1,639.20	679,719.29
01-07	Deposit - ACH Paid From Uhic Sec Hoz Uhic 010722	2,582.83	682,302.12
01-07	Deposit - ACH Paid From National Care DE Ncd Comms 01Afd2	5,473.95	687,776.07
01-07	Paid To - Payroll Payroll Chk 11100002	607.85-	687,168.22
01-07	Paid To - Payroll Payroll Chk 11100002	824.33-	686,343.89
01-07	Paid To - Payroll Payroll Chk 11100002	875.80-	685,468.09
01-07	Paid To - Payroll Tax Chk 11100002	962.73-	684,505.36
01-07	Paid To - Payroll Payroll Chk 11100002	1,514.66-	682,990.70
01-07	Paid To - Payroll Payroll Chk 11100002	1,613.59-	681,377.11
01-07	Paid To - Payroll Payroll Chk 11100002	2,526.29	678,850.82
01-07	Paid To - Payroll Payroll Chk 11100002	2,699.24	676,151.58
01-10	Deposit - ACH Paid From Transamerica Lt Tplic CR 01Afd6	5.13	676,156.71
01-10	Deposit - ACH Paid From Cigna Arlic Ddp Credit 01Afd2	129.16	676,285.87
01-10	Deposit - ACH Paid From Senior Market Sa Anthem Ag 011022	141.64	676,427.51
01-10	Deposit - ACH Paid From Agent Pipeline I Cons Pay 01Afd4	180.00	676,607.51
01-10	Deposit - ACH Paid From Cigna Loyal Ddp Credit 01Afd1	181.39	676,788.90
01-10	Deposit - ACH Paid From Aetna Life Ins. Aetna-Prem 01Afd8	1,721.00	678,509.90
01-10	Paid To - Apintego Achtrans Chk 9140859	6.62-	678,503.28
01-10	Paid To - GA Fsr Childsupp Chk 6111341	35.98-	678,467.30
01-10	Paid To - Payroll Tax Chk 11100002	1,092.00-	677,375.30
01-11	Deposit - ACH Paid From Anthem 05B Dms EFT 011122	21.60	677,396.90
01-11	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	174.62	677,571.52
01-11	Deposit - ACH Paid From Uhic Sec Hoz Uhic 011122	1,993.37	679,564.89
01-11	Deposit - ACH Paid From Local Health Ins ACH Pmt 011122	3,262.00	682,826.89
01-11	Paid To - Payroll Tax Chk 11100002	40.15-	682,786.74
01-12	Deposit - ACH Paid From Bright Health MA Bright Hea 011222	20.00	682,806.74
01-12	Deposit - ACH Paid From Bright Health MA Bright Hea 011222	50.00	682,856.74
01-12	Deposit - ACH Paid From Mutual of Omaha Direct Pay 01Afd4	61.33	682,918.07
01-12	Deposit - ACH Paid From Bright Health MA Bright Hea 011222	125.00	683,043.07
01-12	Deposit - ACH Paid From Bright Health MA Bright Hea 011222	140.00	683,183.07
01-12	Deposit - ACH Paid From Bright Health MA Bright Hea 011222	200.00	683,383.07
01-12	Deposit - ACH Paid From Bright Health MA Bright Hea 011222	240.00	683,623.07
01-12	Deposit - ACH Paid From Stripe Transfer 011222	484.23	684,107.30
01-12	Deposit - ACH Paid From Worldwide6058 Payables 011222	758.35	684,865.65
01-12	Deposit - ACH Paid From Cigna Healthcare Cigna Comm 011222	1,602.60	686,468.25
01-12	Deposit - ACH Paid From National General Ngisnhicrn 01Afd1	22,235.07	708,703.32
01-12	Paid To - IRS Usatxpymt Chk 6103601	3,460.16-	705,243.16
01-12	Paid To - USAA Chk-Intrnt Transfer Chk 31407426	20,000.00-	685,243.16
01-12	Paid To - Amex Epayment ACH Pmt Chk 9100001	97,517.74-	587,725.42
01-13	Deposit - ACH Paid From Senior Market Sa Humana Com 011322	18.00	587,743.42
01-13	Deposit - ACH Paid From Healthpartners Hoclaimpmt 011322	60.00	587,803.42
01-13	Deposit - ACH Paid From Medical Mutual Broker Pmt 011322	110.13	587,913.55
01-13	Deposit - ACH Paid From Careington Dental Fee 011322	287.72	588,201.27
01-13	Deposit - ACH Paid From Mutual of Omaha Direct Pay 01Afd4	300.48	588,501.75
01-13	Deposit - ACH Paid From Stripe Transfer 011322	338.58	588,840.33



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

Statement Period
01/01/22 - 01/31/22

Access No. 12445005

Statement of Account
For SMEDLEY INSURANCE GROUP INC

Premium Bus Checking - 7083111430

(Continued from previous page)

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-13	Deposit - ACH Paid From Omaha Health Ins 820 Paymts 011322	1,096.58	589,936.91
01-13	Deposit - ACH Paid From Comprehensive He Hcclaimpmt 011322	2,975.67	592,912.58
01-14	Deposit - ACH Paid From National General Ahcppmrrnb 01Afd1	3.84	592,916.42
01-14	Deposit - ACH Paid From Fallon Health Pl Accts Pay 011422	10.00	592,926.42
01-14	Deposit - ACH Paid From Providence Healt Payment 01Afd1	18.00	592,944.42
01-14	Deposit - ACH Paid From Uhic Sec Hoz Uhic 011422	22.54	592,966.96
01-14	Deposit - ACH Paid From Kp Financial Svc ACH 011422	60.00	593,026.96
01-14	Deposit - ACH Paid From Mvp Health Plan Cashod 011422	76.07	593,103.03
01-14	Deposit - ACH Paid From National Care DE Ncd Comms 01Afd2	93.51	593,196.54
01-14	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	185.03	593,381.57
01-14	Deposit - ACH Paid From Allied National ACH: Produ 01Afd2	457.07	593,838.64
01-14	Deposit - ACH Paid From Blue Shield CA Brkcommpmt 011422	470.71	594,309.35
01-14	Deposit - ACH Paid From Senior Market Sa Wellcare A 011422	610.35	594,919.70
01-14	Deposit - ACH Paid From Caresource Csmssc Commission 011422	1,427.00	596,346.70
01-14	Deposit - ACH Paid From Centene Manageme Hcclaimpmt 011422	5,151.00	601,497.70
01-14	Paid To - Payroll Payroll Chk 11100002	647.14	600,850.56
01-14	Paid To - Payroll Payroll Chk 11100002	824.33	600,026.23
01-14	Paid To - Payroll Payroll Chk 11100002	875.80	599,150.43
01-14	Paid To - Payroll Payroll Chk 11100002	1,188.65	597,961.78
01-14	Paid To - Payroll Payroll Chk 11100002	1,444.35	596,517.43
01-14	Paid To - Payroll Payroll Chk 11100002	1,514.65	595,002.78
01-14	Paid To - Payroll Payroll Chk 11100002	1,554.77	593,448.01
01-14	Paid To - Chase Credit Crd Epay Chk 2100002	11,654.35	581,793.66
01-18	Deposit - ACH Paid From Transamerica Li Tplc CR 01Afd6	194.19	581,987.85
01-18	Deposit - ACH Paid From Emerson Reid8498 Erc ACH 011822	540.00	582,527.85
01-18	Deposit - ACH Paid From Chlic Ddp Credit 01Afd2	1,396.49	583,924.34
01-18	Deposit - ACH Paid From Uhic Sec Hoz Uhic 011822	2,027.99	585,952.33
01-18	Deposit - ACH Paid From Aetna Life Ins. Aetna-Prem 01Afd8	2,551.12	588,503.45
01-18	Paid To - Apintego Achtrans Chk 9140859	8.87	588,494.58
01-18	Paid To - GA Fsr Childsupp Chk 6111341	35.98	588,458.60
01-18	Paid To - Glic Inspayment Chk 2100002	36.86	588,421.74
01-18	Paid To - Schwab Brokerage Moneylink Chk 2100002	10,000.00	578,421.74
01-19	Deposit - ACH Paid From Aspire Benefit S ACH Pmt 011922	72.00	578,493.74
01-19	Deposit - ACH Paid From Petersen Com_paymnt 01Afd1	73.20	578,566.94
01-19	Deposit - ACH Paid From Nippon Life Bene Payment 011922	80.52	578,647.46
01-19	Deposit - ACH Paid From Blue Cross Blue EFT Pay 011922	231.95	578,879.41
01-19	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	950.41	579,829.82
01-19	Paid To - Glic Inspayment Chk 2100002	26.37	579,803.45
01-19	Paid To - Payroll Tax Chk 11100002	41.05	579,762.40
01-19	Paid To - Stripe Transfer Chk 11100002	338.58	579,423.82
01-20	Deposit - ACH Paid From Bcbs Illinois Payment 012022	1.04	579,424.86
01-20	Deposit - ACH Paid From Uhic Sec Hoz Uhic 012022	8.36	579,433.22
01-20	Deposit - ACH Paid From Comprehensive He Hcclaimpmt 012022	56.33	579,489.55
01-20	Deposit - ACH Paid From Bcbs Illinois Payment 012022	355.59	579,845.14
01-20	Deposit - ACH Paid From Gpm Health And L 820 Paymts 012022	541.09	580,386.23
01-20	Deposit - ACH Paid From Mutual of Omaha Direct Pay 01Afd4	694.33	581,080.56
01-20	Deposit - ACH Paid From Bcbs Illinois Payment 012022	1,401.37	582,481.93
01-20	Paid To - IRS Usatxpymt Chk 6103601	2,119.80	580,362.13
01-21	Deposit - ACH Paid From Uhic Sec Hoz Uhic 012122	20.00	580,382.13
01-21	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	57.06	580,439.19
01-21	Deposit - ACH Paid From National Care DE Ncd Comms 01Afd2	152.57	580,591.76



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

Statement Period
01/01/22 - 01/31/22

Access No. 12445005

Statement of Account
For SMEDLEY INSURANCE GROUP INC

Premium Bus Checking - 7083111430

(Continued from previous page)

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-21	Deposit - ACH Paid From Gac Commission 01Afd1	198.30	580,790.06
01-21	Deposit - ACH Paid From Ritter Comm Commission 01Afd9	211.12	581,001.18
01-21	Deposit - ACH Paid From Kp Financial Svc ACH 012122	447.27	581,448.45
01-21	Deposit - ACH Paid From Senior Market Sa Humana Com 012122	857.00	582,305.45
01-21	Deposit - ACH Paid From United Healthcar Commission 01Afd3	1,777.93	584,083.38
01-21	Transfer From Shares	0.01	584,083.39
01-21	Paid To - Payroll Payroll Chk 11100002	607.86-	583,475.53
01-21	Paid To - Payroll Payroll Chk 11100002	824.33-	582,651.20
01-21	Paid To - Payroll Payroll Chk 11100002	875.80-	581,775.40
01-21	Paid To - Payroll Payroll Chk 11100002	1,246.93-	580,528.47
01-21	Paid To - Payroll Payroll Chk 11100002	1,514.66-	579,013.81
01-21	Paid To - Payroll Payroll Chk 11100002	1,613.58-	577,400.23
01-21	Paid To - Payroll Payroll Chk 11100002	1,731.57-	575,668.66
01-24	Deposit - ACH Paid From Transamerica Lf Tplic CR 01Afd6	0.75	575,669.41
01-24	Deposit - ACH Paid From National General Ahcpnbrn 01Afd1	3.84	575,673.25
01-24	Deposit - ACH Paid From Mulberrymanageme Credit 012422	40.44	575,713.69
01-24	Deposit - ACH Paid From Local Health Ins ACH Pmt 012422	105.00	575,818.69
01-24	Deposit - ACH Paid From Cigna Arlic Ddp Credit 01Afd2	150.72	575,969.41
01-24	Deposit - ACH Paid From Cigna Loyal Ddp Credit 01Afd1	206.47	576,175.88
01-24	Deposit - ACH Paid From Emerson Reid8498 Eric ACH 012422	271.00	576,446.88
01-24	Deposit - ACH Paid From Mulberrymanageme Credit 012422	1,508.00	577,954.88
01-24	Deposit - ACH Paid From Ngic Insurance A Colpay 01Afd8	1,821.47	579,776.35
01-24	Deposit - ACH Paid From Aetna Life Ins. Aetna-Prem 01Afd8	3,207.67	582,984.02
01-24	Paid To - Apintego Achtrans Chk 9140859	6.76-	582,977.26
01-24	Paid To - GA Fsr Childsupp Chk 6111341	35.98-	582,941.28
01-25	Deposit - ACH Paid From Protective Life Commission 01Afd9	17.89	582,959.17
01-25	Deposit - ACH Paid From Uhic Sec Hoz Uhic 012522	43.09	583,002.26
01-25	Deposit - ACH Paid From John Hancock USA Agencyind 01Afd9	61.07	583,063.33
01-25	Deposit - ACH Paid From Senior Market Sa Anthem Ag 012522	241.61	583,304.94
01-25	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	249.01	583,553.95
01-25	Deposit - ACH Paid From Ah-Premiums Credits 01Afd3	567.60	584,121.55
01-25	Paid To - Payroll Tax Chk 11100002	40.15-	584,081.40
01-26	Deposit - ACH Paid From Connexion Insura Corp Pmt 012622	40.00	584,121.40
01-26	Deposit - ACH Paid From Friday Health PI Commission 01Afd1	78.00	584,199.40
01-26	Deposit - ACH Paid From Cigna Healthcare Cigna Comm 012622	390.70	584,590.10
01-26	Paid To - IRS Usataxpymt Chk 6103601	2,253.25-	582,336.85
01-27	Deposit - ACH Paid From Mutual of Omaha Direct Pay 01Afd4	73.52	582,410.37
01-27	Deposit - ACH Paid From Gpm Health And L 820 Paymts 012722	151.17	582,561.54
01-27	Deposit - ACH Paid From Employee Benefit ACH 012722	192.00	582,753.54
01-27	Deposit - ACH Paid From Comprehensive He Hclclaimpmt 012722	736.47	583,490.01
01-27	Deposit - ACH Paid From Humana Inc. Agent Comm 01Afd5	17,274.25	600,764.26
01-27	Bank Wire Deposit	50.03	600,814.29
01-27	Bank Wire Deposit	87.56	600,901.85
01-28	Deposit - ACH Paid From Geozoning Inc Db Receivable 012822	25.00	600,926.85
01-28	Deposit - ACH Paid From Aetna Life Insur Ins Pymt 01Afd3	36.56	600,963.41
01-28	Deposit - ACH Paid From Kp Financial Svc ACH 012822	63.00	601,026.41
01-28	Deposit - ACH Paid From Mutual of Omaha Direct Pay 01Afd4	79.14	601,105.55
01-28	Deposit - ACH Paid From National Care DE Ncd Comms 01Afd2	153.06	601,258.61



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

Statement Period
01/01/22 - 01/31/22

Access No. 12445005

Statement of Account
For SMEDLEY INSURANCE GROUP INC

Premium Bus Checking - 7083111430

(Continued from previous page)

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-28	Deposit - ACH Paid From Allied National ACH: Produ 01Afd2	179.41	601,438.02
01-28	Deposit - ACH Paid From Senior Market Sa Humana Com 012822	272.00	601,710.02
01-28	Deposit - ACH Paid From Emerson Reid8498 Erc ACH 012822	336.00	602,046.02
01-28	Paid To - Payroll Payroll Chk 11100002	607.85-	601,438.17
01-28	Paid To - Payroll Payroll Chk 11100002	824.33-	600,613.84
01-28	Paid To - Payroll Payroll Chk 11100002	875.80-	599,738.04
01-28	Paid To - Payroll Payroll Chk 11100002	1,020.02-	598,718.02
01-28	Paid To - Payroll Payroll Chk 11100002	1,119.76-	597,598.26
01-28	Paid To - Payroll Payroll Chk 11100002	1,420.43-	596,177.83
01-28	Paid To - Payroll Payroll Chk 11100002	1,514.65-	594,663.18
01-31	Deposit - ACH Paid From Csi Life Agt. Comm. 01Afd3	19.00	594,682.18
01-31	Deposit - ACH Paid From Bcbst Of TN Commission 013122	21.00	594,703.18
01-31	Deposit - ACH Paid From Aetna Life Ins. Aetna-Prem 01Afd8	288.75	594,991.93
01-31	Deposit - ACH Paid From Chlic Ddp Credit 01Afd2	465.86	595,457.79
01-31	Deposit - ACH Paid From Senior Market Sa Anthem Ag 013122	639.61	596,097.40
01-31	Deposit - ACH Paid From Transamerica Lf Tplc CR 01Afd6	658.65	596,756.05
01-31	Paid To - Apintego Achtrans Chk 9140859	6.42-	596,749.63
01-31	Paid To - GA Fsr Childsupp Chk 6111341	35.98-	596,713.65
01-31	Dividend	235.17	596,948.82
01-31	Ending Balance		596,948.82

Average Daily Balance - Current Cycle: \$615,325.22

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
01-03	ACH	7.39	01-18	ACH	8.87
01-03	ACH	35.98	01-18	ACH	35.98
01-04	ACH	40.15	01-18	ACH	36.86
01-05	ACH	2,577.41	01-18	ACH	10,000.00
01-06	ACH	2,244.31	01-19	ACH	26.37
01-07	ACH	607.85	01-19	ACH	41.05
01-07	ACH	824.33	01-19	ACH	338.58
01-07	ACH	875.80	01-20	ACH	2,119.80
01-07	ACH	962.73	01-21	ACH	607.86
01-07	ACH	1,514.66	01-21	ACH	824.33
01-07	ACH	1,613.59	01-21	ACH	875.80
01-07	ACH	2,526.29	01-21	ACH	1,246.93
01-07	ACH	2,699.24	01-21	ACH	1,514.66
01-10	ACH	6.62	01-21	ACH	1,613.58
01-10	ACH	35.98	01-21	ACH	1,731.57
01-10	ACH	1,092.00	01-24	ACH	6.76
01-11	ACH	40.15	01-24	ACH	35.98
01-12	ACH	3,460.16	01-25	ACH	40.15
01-12	ACH	20,000.00	01-26	ACH	2,253.25
01-12	ACH	97,517.74	01-28	ACH	607.85
01-14	ACH	647.14	01-28	ACH	824.33
01-14	ACH	824.33	01-28	ACH	875.80
01-14	ACH	875.80	01-28	ACH	1,020.02
01-14	ACH	1,188.65	01-28	ACH	1,119.76
01-14	ACH	1,444.35	01-28	ACH	1,420.43
01-14	ACH	1,514.65	01-28	ACH	1,514.65
01-14	ACH	1,554.77	01-31	ACH	6.42
01-14	ACH	11,654.35	01-31	ACH	35.98

Savings

Mbr Business Savings - 3103799395

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-01	Beginning Balance		5.01
01-21	Transfer To Checking	0.01-	5.00
01-31	Ending Balance		5.00



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

Statement Period
01/01/22 - 01/31/22

Access No. 12445005

Statement of Account
For SMEDLEY INSURANCE GROUP INC

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.

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.