FILED
U.S. DISTRICT COURT
DISTRICT OF COLORADO
24 DEC -6 PM 12: 33

UNITED STATES DISTRICT COURT

for the

Joshua Abrams
Plaintiff/Petitioner

v.

Colorado Division of Unemployment Insurance
Defendant/Respondent

Civil Action No.

APPLICATION TO PROCEED IN DISTRICT COURT WITHOUT PREPAYING FEES OR COSTS (Long Form)

Affidavit in Support of the Application

I am a plaintiff or petitioner in this case and declare that I am unable to pay the costs of these proceedings and that I am entitled to the relief requested. I declare under penalty of perjury that the information below is true and understand that a false statement may result in a dismissal of my claims.

Signed: [signature]

Instructions

Complete all questions in this application and then sign it. Do not leave any blanks: if the answer to a question is "0," "none," or "not applicable (N/A)," write that response. If you need more space to answer a question or to explain your answer, attach a separate sheet of paper identified with your name, your case's docket number, and the question number.

Date: 12-6-2024

1. For both you and your spouse estimate the average amount of money received from each of the following sources during the past 12 months. Adjust any amount that was received weekly, biweekly, quarterly, semiannually, or annually to show the monthly rate. Use gross amounts, that is, amounts before any deductions for taxes or otherwise.

Income source	Average monthly income amount during the past 12 months		Income amount expected next month	
	You	Spouse	You	Spouse
Employment	$2,500	$	$0 to 800	$
Self-employment	$	$	$	$
Income from real property *(such as rental income)*	$	$	$	$
Interest and dividends	$	$	$	$
Gifts	$	$	$	$
Alimony	$	$	$	$
Child support	$	$	$	$

Retirement *(such as social security, pensions, annuities, insurance)*	$	$	$	$
Disability *(such as social security, insurance payments)*	$	$	$	$
Unemployment payments	$	$	$	$
Public-assistance *(such as welfare)*	$	$	$	$
Other *(specify)*:	$	$	$	$
Total monthly income:	$ 2,500 0.00	$ 0.00	$ 800 0.00	$ 0.00

2. List your employment history for the past two years, most recent employer first. *(Gross monthly pay is before taxes or other deductions.)*

Employer	Address	Dates of employment	Gross monthly pay
Robert Half Contractors	1125 17th St #900 Denver Co	04/2024 to 12/2024	$ 2,500
			$

3. List your spouse's employment history for the past two years, most recent employer first. *(Gross monthly pay is before taxes or other deductions.)*

Employer	Address	Dates of employment	Gross monthly pay
N/A			$
			$
			$

4. How much cash do you and your spouse have? $ 0

Below, state any money you or your spouse have in bank accounts or in any other financial institution.

Financial institution	Type of account	Amount you have	Amount your spouse has
Navy Fed Credit Union	Checking	$ $117	$
		$	$
		$	$

If you are a prisoner, you must attach a statement certified by the appropriate institutional officer showing all receipts, expenditures, and balances during the last six months in your institutional accounts. If you have multiple accounts, perhaps because you have been in multiple institutions, attach one certified statement of each account.

5. List the assets, and their values, which you own or your spouse owns. Do not list clothing and ordinary household furnishings.

Assets owned by you or your spouse	
Home *(Value)*	$ 0
Other real estate *(Value)*	$ 0
Motor vehicle *#1 (Value)*	$ 3,500
Make and year: 2010 Honda	
Model: Civic	
Registration #: VIN 2HGFA1F39AH314828	
Motor vehicle *#2 (Value)*	$
Make and year:	
Model:	
Registration #:	
Other assets *(Value)*	$ 0
Other assets *(Value)*	$ 0

6. State every person, business, or organization owing you or your spouse money, and the amount owed.

Person owing you or your spouse money	**Amount owed to you**	**Amount owed to your spouse**
N/A	$	$
	$	$
	$	$

7. State the persons who rely on you or your spouse for support.

Name (or, if under 18, initials only)	**Relationship**	**Age**
N/A		

8. Estimate the average monthly expenses of you and your family. Show separately the amounts paid by your spouse. Adjust any payments that are made weekly, biweekly, quarterly, semiannually, or annually to show the monthly rate.

	You	Your spouse
Rent or home-mortgage payment *(including lot rented for mobile home)* Are real estate taxes included? ☐ Yes ☑ No Is property insurance included? ☐ Yes ☑ No	$ 950	$
Utilities *(electricity, heating fuel, water, sewer, and telephone)*	$	$
Home maintenance *(repairs and upkeep)*	$	$
Food	$ 800	$
Clothing	$	$
Laundry and dry-cleaning	$	$
Medical and dental expenses	$	$
Transportation *(not including motor vehicle payments)*	$ 200	$
Recreation, entertainment, newspapers, magazines, etc.	$	$
Insurance *(not deducted from wages or included in mortgage payments)*		
Homeowner's or renter's:	$	$
Life:	$	$
Health:	$	$
Motor vehicle:	$ 160	$
Other:	$	$
Taxes *(not deducted from wages or included in mortgage payments) (specify):*	$	$
Installment payments		
Motor vehicle:	$	$
Credit card *(name)*: Navy Fed CU	$ 280	$
Department store *(name)*:	$	$
Other:	$	$
Alimony, maintenance, and support paid to others	$	$

Regular expenses for operation of business, profession, or farm *(attach detailed statement)*	$	$
Other *(specify)*:	$	$
Total monthly expenses:	$ 2,340 **0.00**	$ **0.00**

9. Do you expect any major changes to your monthly income or expenses or in your assets or liabilities during the next 12 months?

☑ Yes ☐ No If yes, describe on an attached sheet. See attached / contractor work ending

10. Have you spent — or will you be spending — any money for expenses or attorney fees in conjunction with this lawsuit? ☐ Yes ☑ No

If yes, how much? $ _____

11. Provide any other information that will help explain why you cannot pay the costs of these proceedings.

See attached

12. Identify the city and state of your legal residence.

Your daytime phone number: 609-968-9360

Your age: 36 Your years of schooling: Associates Degree (14?)

AFFIDAVIT IN SUPPORT OF REQUEST TO PROCEED IN FORMA PAUPERIS

I, Joshua Abrams, being duly sworn, state the following:

1. **Personal Information**: I am currently employed as a contractor in the tech field. However, as of December 6, 2024, I possess only one hundred seventeen dollars ($117.00) in total funds available to me.

2. **Assets and Liabilities**: I have no significant assets aside from a modest automobile valued at less than four thousand dollars ($4,000). I have no stocks, no real estate, and I rent my residence. I also have a service dog who lives with me and incurs ongoing expenses.

3. **Current Financial Situation**:

    - Recently, an unexpected reversal of anticipated holiday pay left me without a week's expected earnings. This sudden shortfall has severely impacted my immediate financial position.

    - My current work contract is scheduled to end within the next three weeks, and I do not have subsequent employment lined up. Given my current circumstances, I anticipate needing to apply for unemployment benefits and possibly food assistance when my contract concludes.

    - I wish to clarify any discrepancies that may arise from older financial statements. A previous account statement, last generated on November 23, 2024, may reflect a balance of a few thousand dollars. Since that time, I have depleted those funds to cover uninsured healthcare expenses, leaving me with significantly reduced resources. As of December 6, 2024, I will provide documentation showing my current account balances: my checking account holds $117, and my savings account holds $20. I also owe $284 on a credit card and carry a personal loan balance of $1,956, with at least $230 due this December. Notably, this personal loan was incurred in part due to the same underlying issues presented in this civil action—specifically, the prolonged underpayment and constitutional violations by the unemployment agency that forced me into desperate financial measures.

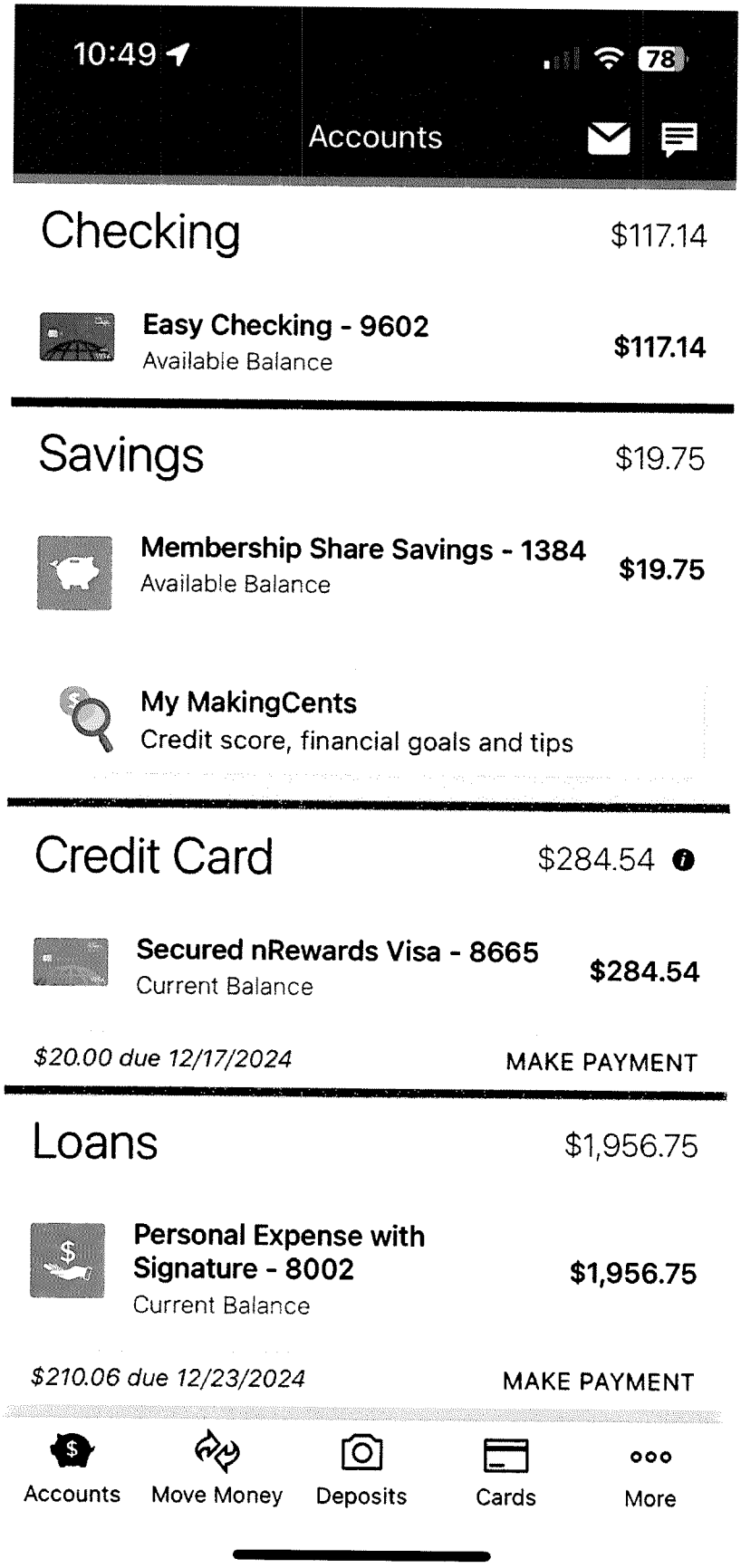
4. **Inability to Pay Filing Fees**: Due to my current and forecasted financial hardship, I am unable to pay the filing fee of four hundred dollars ($400+) plus any additional service or related court costs. My situation is best described as indigent, both now and in the foreseeable future, as I have neither the savings nor incoming revenue to cover these fees.

5. **Request for Waiver**: In light of the circumstances described—limited funds, few assets, loss of expected income, impending unemployment, and potential reliance on public assistance—I respectfully request that the Court grant my application to proceed in forma pauperis. I simply cannot afford the filing fee or associated expenses at this time.

I declare under penalty of perjury that the foregoing is true and correct.

Date: December 6, 2024
Signature: _____ Joshua Abrams, Pro Se

Balance 12-6-2024



NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement of Account

Statement Period
10/24/24 - 11/23/24

Access N

Routing Number

#BWNLLSV
#000000Q9W3UUW8A0#000NM000F
JOSHUA ABRAMS
10722 PARFET ST
WESTMINSTER CO 80021-3585

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas, visit **navyfederal.org/overseas/**
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your digital statements via Mobile or Navy Federal Online Banking.

Say "Yes" to Paperless Statements
If you haven't already, go paperless! You can access up to 36 months of statements anytime, anywhere.
To get started, select "Statements" in digital banking.*
It's an easy way to reduce the risk of identity theft and cut down on paper clutter.
Insured by NCUA. *Message and data rates may apply. Visit **navyfederal.org** for more information.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
e-Checking 7167319602	$66.97	$8,666.58	$7,018.12	$1,715.43	$1.23
Membership Savings 3195941384	$274.57	$0.12	$0.00	$274.69	$0.35
Totals	**$341.54**	**$8,666.70**	**$7,018.12**	**$1,990.12**	**$1.58**

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

JOSHUA ABRAMS

19735578

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE ☐

NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100

DEPOSIT VOUCHER
(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
7167319602	Checking		
3195941384	Savings		
	TOTAL		

405716731960231959413840000000000000000000000000000000005

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
10/24/24 - 11/23/24

Statement of Account
For JOSHUA ABRAMS

Access N

Checking

e-Checking - 7167319602

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
10-24	Beginning Balance		66.97
10-24	POS Debit- Debit Card 1414 10-23-24 Spothero 844-356-8 Httpsspothero IL	4.75-	62.22
10-24	POS Debit- Debit Card 1414 10-24-24 Playstation Networ 800-3457669 CA	16.23-	45.99
10-24	POS Debit- Debit Card 1414 10-22-24 Giordano's Of Lodo Denver CO	22.05-	23.94
10-25	Deposit - RTP Paid From Venmo	73.69	97.63
10-25	Deposit - ACH Paid From Robert Half Inc. Payroll 01Afd1	873.05	970.68
10-25	POS Debit- Debit Card 1414 10-24-24 Spothero 844-356-8 Httpsspothero IL	4.75-	965.93
10-28	Intl Transaction Fee 10-27-24 Windscribe.Com Cb9 Richmond Hill	0.09-	965.84
10-28	POS Debit- Debit Card 1414 10-26-24 Walmart.Com 800-925-6278 AR	0.29-	965.55
10-28	POS Debit- Debit Card 1414 10-25-24 Spothero 844-356-8 Httpsspothero IL	4.75-	960.80
10-28	POS Debit- Debit Card 1414 10-27-24 Windscribe.Com Cb9 Richmond Hill On	9.00-	951.80
10-28	POS Debit- Debit Card 1414 10-26-24 Uber Help.Uber.Com CA	9.99-	941.81
10-28	POS Debit- Debit Card 1414 10-25-24 Wingstop 0181 Denver CO	14.57-	927.24
10-28	POS Debit- Debit Card 1414 10-27-24 Uber Help.Uber.Com CA	22.87-	904.37
10-28	POS Debit - Debit Card 1414 Transaction 10-25-24 Circle K # 41150 7605 Westminster	28.44-	875.93
10-28	POS Debit- Debit Card 1414 10-27-24 Target Superior CO	29.90-	846.03
10-28	POS Debit- Debit Card 1414 10-26-24 Walmart.Com 800-925-6278 AR	30.29-	815.74
10-28	POS Debit- Debit Card 1414 10-27-24 Uber Help.Uber.Com CA	38.31-	777.43
10-28	POS Debit- Debit Card 1414 10-26-24 Uber Help.Uber.Com CA	42.81-	734.62
10-29	POS Debit- Debit Card 1414 10-28-24 Walmart.Com 800-925-6278 AR	0.29-	734.33
10-29	POS Debit - Debit Card 1414 Transaction 10-25-24 Walmart.C 702 SW 8TH S Bentonville	1.88-	732.45
10-29	POS Debit- Debit Card 1414 10-28-24 Spothero 844-356-8 Httpsspothero IL	4.75-	727.70
10-29	POS Debit - Debit Card 1414 Transaction 10-25-24 Walmart.C 702 SW 8TH S Bentonville	35.50-	692.20

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 ( )

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
10/24/24 - 11/23/24

Statement of Account
For JOSHUA ABRAMS

Acces

e-Checking - 7167319602

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
10-29	POS Debit - Debit Card 1414 Transaction 10-25-24 Walmart.C 702 SW 8TH S Bentonville	40.47-	651.73
10-29	POS Debit- Debit Card 1414 10-28-24 Walmart.Com 800-925-6278 AR	41.79-	609.94
10-29	POS Debit- Debit Card 1414 10-27-24 Misaki At Superior Superior CO	53.57-	556.37
10-30	POS Debit - Debit Card 1414 Transaction 10-29-24 Costco Whse #0440 Westminster CO	2.90-	553.47
10-30	POS Debit - Debit Card 1414 Transaction 10-29-24 King Soopers #00 12167 Broomfield CO	6.76-	546.71
10-30	POS Debit- Debit Card 1414 10-28-24 Taco Bell 039656 Denver CO	10.68-	536.03
10-30	POS Debit- Debit Card 1414 10-29-24 Burger King #5256 Broomfield CO	13.83-	522.20
10-30	POS Debit- Debit Card 1414 10-28-24 Arbys 8624 Broomfield CO	16.58-	505.62
10-30	POS Debit - Debit Card 1414 Transaction 10-29-24 Walgreens Store 9970 W Westminster CO	23.83-	481.79
10-30	POS Debit - Debit Card 1414 Transaction 10-29-24 Costco Whse #0440 Westminster CO	81.39-	400.40
10-31	Deposit - ACH Paid From Robert Half Inc. Payroll 01Afd1	873.05	1,273.45
10-31	ATM Fee - Withdrawal 10-30-24 Pai Iso Denver CO	1.00-	1,272.45
10-31	ATM Withdrawal 10-30-24 Pai Iso Denver CO	43.50-	1,228.95
10-31	POS Debit - Debit Card 1414 Transaction 10-30-24 7-Eleven Denver	3.77-	1,225.18
10-31	POS Debit- Debit Card 1414 10-30-24 Spothero 844-356-8 Httpsspothero IL	4.75-	1,220.43
10-31	POS Debit- Debit Card 1414 10-31-24 Venmo *anthony Ch Visa Direct Ny	950.00-	270.43
10-31	Dividend	0.02	270.45
11-01	POS Debit- Debit Card 1414 10-31-24 Spothero 844-356-8 Httpsspothero IL	4.75-	265.70
11-01	POS Debit - Debit Card 1414 Transaction 10-31-24 King Soopers #00 9983 Westminster CO	6.65-	259.05
11-01	POS Debit- Debit Card 1414 10-30-24 Fooda Cnp 312-6603250 IL	14.04-	245.01
11-01	POS Debit- Debit Card 1414 10-31-24 Parrys Pizzeria An 303-3392576 CO	15.86-	229.15
11-04	Deposit - RTP Paid From Venmo	49.13	278.28
11-04	POS Debit- Debit Card 1414 11-01-24 Wendys #2095 Westminster CO	10.07-	268.21
11-04	POS Debit- Debit Card 1414 11-02-24 Openai *chatgpt Su Httpsopenai.C CA	20.00-	248.21
11-04	POS Debit- Debit Card 1414 11-02-24 Uber Help.Uber.Com CA	46.99-	201.22
11-04	POS Debit- Debit Card 1414 11-02-24 Uber Help.Uber.Com CA	86.83-	114.39
11-05	Deposit	4,000.00	4,114.39
11-05	POS Debit- Debit Card 1414 11-03-24 Walmart.Com 800925 800-966-6546 AR	34.00-	4,080.39
11-06	Deposit - RTP Paid From Venmo	98.25	4,178.64
11-06	Deposit - ACH Paid From Robert Half Inc. Payroll 01Afd1	867.30	5,045.94
11-06	POS Debit- Debit Card 1414 11-05-24 Spothero 844-356-8 Httpsspothero IL	4.75-	5,041.19
11-06	POS Debit- Debit Card 1414 11-04-24 Chick-Fil-A #1290 Broomfield CO	11.78-	5,029.41
11-06	POS Debit - Debit Card 1414 Transaction 11-05-24 Costco Gas #0440 Westminster CO	19.78-	5,009.63
11-07	ATM Fee - Withdrawal 11-06-24 Lpt 4586 Westminster CO	1.00-	5,008.63
11-07	ATM Fee - Withdrawal 11-06-24 Pai Iso Broomfield CO	1.00-	5,007.63
11-07	ATM Withdrawal 11-06-24 Pai Iso Broomfield CO	103.50-	4,904.13
11-07	ATM Withdrawal 11-06-24 Lpt 4586 Westminster CO	203.25-	4,700.88
11-07	POS Debit- Debit Card 1414 11-06-24 Jus Burritos LLC Broomfield CO	7.30-	4,693.58
11-07	POS Debit- Debit Card 1414 11-06-24 Black-Eyed Pea Wes Westminster CO	21.16-	4,672.42
11-07	POS Debit - Debit Card 1414 Transaction 11-06-24 Burlington Stores 253 Westminster CO	26.07-	4,646.35

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
10/24/24 - 11/23/24

Access N

Statement of Account
For JOSHUA ABRAMS

e-Checking - 7167319602

(Continued from previous page)

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
11-07	POS Debit - Debit Card 1414 Transaction 11-06-24 Costco Whse #0440 Westminster CO	180.71-	4,465.64
11-08	ATM Fee - Withdrawal 11-07-24 Stars Pecos Den Denver CO	1.00-	4,464.64
11-08	ATM Withdrawal 11-07-24 Stars Pecos Den Denver CO	113.30-	4,351.34
11-08	POS Debit- Debit Card 1414 11-07-24 Spothero 844-356-8 Httpsspothero IL	4.75-	4,346.59
11-08	POS Debit- Debit Card 1414 11-07-24 Sushi Neko Arvada CO	43.62-	4,302.97
11-12	ATM Fee - Withdrawal 11-09-24 Pai Iso Broomfield CO	1.00-	4,301.97
11-12	ATM Withdrawal 11-09-24 Pai Iso Broomfield CO	103.50-	4,198.47
11-12	POS Debit- Debit Card 1414 11-11-24 Spothero 844-356-8 Httpsspothero IL	4.75-	4,193.72
11-12	POS Debit- Debit Card 1414 11-07-24 Safeway #1998 Arvada CO	12.09-	4,181.63
11-12	POS Debit- Debit Card 1414 11-09-24 Arbys 8624 Broomfield CO	15.34-	4,166.29
11-12	POS Debit - Debit Card 1414 Transaction 11-09-24 Costco Gas #0480 Superior CO	20.70-	4,145.59
11-12	POS Debit - Debit Card 1414 Transaction 11-08-24 King Soop 9983 Wadswor Westminster	27.34-	4,118.25
11-12	POS Debit- Debit Card 1414 11-10-24 Uber Help.Uber.Com CA	27.50-	4,090.75
11-12	POS Debit- Debit Card 1414 11-11-24 Chipotle 0009 Denver CO	28.30-	4,062.45
11-12	POS Debit- Debit Card 1414 11-11-24 Red Robin No 20 Broomfield CO	29.18-	4,033.27
11-12	POS Debit- Debit Card 1414 11-08-24 Tst* Pizza 3.14 DE Denver CO	40.59-	3,992.68
11-12	POS Debit- Debit Card 1414 11-09-24 Walmart.Com 800-925-6278 AR	41.85-	3,950.83
11-12	POS Debit- Debit Card 1414 11-11-24 Djo, LLC 800-336-6569 CA	83.59-	3,867.24
11-13	Deposit - RTP Paid From Venmo	98.25	3,965.49
11-13	Deposit - ACH Paid From Robert Half Inc. Payroll 01Afd1	707.27	4,672.76
11-13	POS Debit- Debit Card 1414 11-12-24 Wmt Plus Nov 2024 800-966-6546 AR	7.01-	4,665.75
11-14	ATM Fee - Withdrawal 11-13-24 Pai Iso Broomfield CO	1.00-	4,664.75
11-14	ATM Withdrawal 11-13-24 Pai Iso Broomfield CO	83.50-	4,581.25
11-14	POS Debit- Debit Card 1414 11-12-24 Parrys Pizzeria - 303-4511313 CO	35.35-	4,545.90
11-14	POS Debit- Debit Card 1414 11-12-24 Walmart.Com 800925 800-966-6546 AR	42.08-	4,503.82
11-14	POS Debit- Debit Card 1414 11-13-24 Wag N Wash 3011 Broomfield CO	71.55-	4,432.27
11-14	POS Debit- Debit Card 1414 11-13-24 Church Ranch Veter Westminster CO	272.35-	4,159.92
11-15	POS Credit Adjustment 1414 Transaction 11-12-24 Walmart.Com 800925	1.05	4,160.97
11-15	ATM Withdrawal 11-14-24 7Eleven-FC Denver CO	120.00-	4,040.97
11-15	POS Debit- Debit Card 1414 11-14-24 Spothero 844-356-8 Httpsspothero IL	4.75-	4,036.22
11-15	POS Debit- Debit Card 1414 11-14-24 McDonald's F20128 Lakewood CO	11.59-	4,024.63
11-15	POS Debit - Debit Card 1414 Transaction 11-14-24 Costco Whse #0443 Littleton CO	113.14-	3,911.49
11-18	POS Debit- Debit Card 1414 11-15-24 Spothero 844-356-8 Httpsspothero IL	4.75-	3,906.74
11-18	POS Debit - Debit Card 1414 Transaction 11-16-24 King Soopers #00 9983 Westminster CO	11.75-	3,894.99
11-18	POS Debit- Debit Card 1414 11-14-24 Fooda Cnp 312-6603250 IL	12.42-	3,882.57
11-18	POS Debit- Debit Card 1414 11-16-24 Arbys 8624 Broomfield CO	15.34-	3,867.23
11-18	POS Debit- Debit Card 1414 11-17-24 Uber Help.Uber.Com CA	36.21-	3,831.02
11-18	POS Debit- Debit Card 1414 11-17-24 Uber Help.Uber.Com CA	46.47-	3,784.55
11-18	POS Debit- Debit Card 1414 11-17-24 Tst*pjs Diner Superior CO	53.41-	3,731.14
11-18	POS Debit- Debit Card 1414 11-15-24 Mika Sushi II Westminster CO	87.42-	3,643.72
11-18	Transfer To Credit Card	200.00-	3,443.72
11-18	Transfer To Loan	210.06-	3,233.66
11-18	Paid To - Prog Direct Ins Ins Prem Chk 2100002	152.48-	3,081.18
11-19	POS Debit- Debit Card 1414 11-18-24 Spothero 844-356-8 Httpsspothero IL	4.75-	3,076.43
11-19	POS Debit- Debit Card 1414 11-18-24 Chipotle 0009 Denver CO	11.88-	3,064.55
11-19	POS Debit - Debit Card 1414 Transaction 11-18-24 Costco Gas #0440 Westminster CO	24.69-	3,039.86

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
10/24/24 - 11/23/24

Statement of Account
For JOSHUA ABRAMS

Acc[illegible]

e-Checking - 7167319602

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Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
11-19	POS Debit- Debit Card 1414 11-18-24 Welscomm.Com Welscomm.Com CA	1,925.00-	1,114.86
11-20	POS Debit - Debit Card 1414 Transaction 11-19-24 Costco Whse #0440 Westminster CO	2.90-	1,111.96
11-20	POS Debit- Debit Card 1414 11-19-24 Outback #0611 Westminster CO	35.81-	1,076.15
11-20	POS Debit - Debit Card 1414 Transaction 11-19-24 Costco Whse #0440 Westminster CO	167.57-	908.58
11-21	Deposit - RTP Paid From Venmo	142.47	1,051.05
11-21	Deposit - ACH Paid From Robert Half Inc. Payroll 01Afd1	873.05	1,924.10
11-21	POS Debit- Debit Card 1414 11-20-24 Spothero 844-356-8 Httpsspothero IL	4.75-	1,919.35
11-21	POS Debit- Debit Card 1414 11-20-24 Corner Bakery Cafe Denver CO	14.84-	1,904.51
11-21	POS Debit- Debit Card 1414 11-19-24 Burger King #3897 Westminster CO	17.61-	1,886.90
11-21	POS Debit- Debit Card 1414 11-21-24 Atticus Software Atticus.Pub WY	147.00-	1,739.90
11-22	POS Debit- Debit Card 1414 11-21-24 Uber Help.Uber.Com CA	34.47-	1,705.43
11-22	ATM Rebate	10.00	1,715.43
11-23	**Ending Balance**		**1,715.43**

Average Daily Balance - Current Cycle: $2,294.70
Your account earned $0.02, with an annual percentage yield earned of 0.05%, for the dividend period from 10-01-2024 through 10-31-2024

Items Paid

Date	Item	Amount($)
11-18	ACH	152.48
10-24	POS	16.23
10-24	POS	22.05
10-24	POS	4.75
10-25	POS	4.75
10-28	POS	4.75
10-28	POS	9.00
10-28	POS	9.99
10-28	POS	14.57
10-28	POS	22.87
10-28	POS	28.44
10-28	POS	29.90
10-28	POS	30.29
10-28	POS	38.31
10-28	POS	42.81
10-28	POS	0.29
10-29	POS	1.88
10-29	POS	4.75
10-29	POS	35.50
10-29	POS	40.47
10-29	POS	41.79
10-29	POS	53.57
10-29	POS	0.29
10-30	POS	6.76
10-30	POS	10.68
10-30	POS	13.83
10-30	POS	16.58
10-30	POS	23.83
10-30	POS	81.39
10-30	POS	2.90
10-31	POS	4.75
10-31	POS	950.00
10-31	POS	3.77
11-01	POS	6.65
11-01	POS	14.04
11-01	POS	15.86
11-01	POS	4.75
11-04	POS	20.00
11-04	POS	46.99
11-04	POS	86.83
11-04	POS	10.07
11-05	POS	34.00
11-06	POS	11.78
11-06	POS	19.78
11-06	POS	4.75
11-07	POS	21.16
11-07	POS	26.07
11-07	POS	180.71
11-07	POS	7.30
11-08	POS	43.62
11-08	POS	4.75
11-12	POS	12.09
11-12	POS	15.34
11-12	POS	20.70
11-12	POS	27.34
11-12	POS	27.50
11-12	POS	28.30
11-12	POS	29.18
11-12	POS	40.59
11-12	POS	41.85
11-12	POS	83.59
11-12	POS	4.75
11-13	POS	7.01
11-14	POS	42.08
11-14	POS	71.55
11-14	POS	272.35
11-14	POS	35.35
11-15	POS	11.59
11-15	POS	113.14
11-15	POS	4.75
11-18	POS	11.75
11-18	POS	12.42
11-18	POS	15.34
11-18	POS	36.21
11-18	POS	46.47
11-18	POS	53.41
11-18	POS	87.42
11-18	POS	4.75
11-19	POS	4.75
11-19	POS	11.88
11-19	POS	24.69
11-19	POS	1,925.00
11-20	POS	2.90
11-20	POS	35.81
11-20	POS	167.57
11-21	POS	4.75
11-21	POS	14.84
11-21	POS	17.61
11-21	POS	147.00
11-22	POS	34.47
10-31	ATMO	43.50
11-07	ATMO	103.50
11-07	ATMO	203.25
11-08	ATMO	113.30
11-12	ATMO	103.50
11-14	ATMO	83.50

NAVY FEDERAL Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
10/24/24 - 11/23/24

Access *

Statement of Account
For JOSHUA ABRAMS

Items Paid

(Continued from previous page)

Date	Item	Amount($)
11-15	ATMO	120.00

Savings

Membership Savings - 3195941384

Joint Owner(s): NONE

Date	Transaction Detail	Amount($)	Balance($)
10-24	Beginning Balance		274.57
10-31	Dividend	0.12	274.69
11-23	**Ending Balance**		**274.69**

Your account earned $0.12, with an annual percentage yield earned of 0.24%, for the dividend period from 10-01-2024 through 10-31-2024

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.