

For account inquiries, purchases and servicing, call 1-888-842-6328.

If overseas, call collect 1-703-255-8837 or visit [navyfederal.org](http://navyfederal.org) for a list of international numbers.

For rates, online banking or online applications, or to find a branch near you, visit [navyfederal.org](http://navyfederal.org).

## Your Shares at Navy Federal Are Federally Insured

Share insurance coverage is provided by the National Credit Union Administration (NCUA), an independent government agency that charters, regulates and insures federal credit unions. Your shares are backed by our solid financial standing. However, the insurance protects members against loss if a federal credit union fails.

## Navy Federal's savings, checking, Share certificates and Money Market Savings Accounts (MMSAs) are insured for up to \$250,000.

### Individual Accounts

Individual accounts are owned by one member. You are insured for up to \$250,000 for combined balances in your Navy Federal savings, checking, Share certificates and MMSAs.

### Insurance Coverage Example

**Account owner:** John Smith  
**Amount insurance coverage:** \$250,000

### Joint Accounts

Joint accounts are owned by 2 or more members, to include your Navy Federal savings, checking, Share certificates and MMSAs. Each owner on the account is insured for up to \$250,000. The most federal insurance coverage any member can have as a result of joint ownership is \$250,000, regardless of the number of joint accounts he or she co-owns.

### Insurance Coverage Example

**Primary owner:** Mark Doe  
**Joint owner:** Susan Doe  
**Amount insurance coverage:**  
2 owners x \$250,000 = \$500,000

### Other types of Navy Federal accounts that receive NCUA insurance coverage for up to \$250,000:

### Individual Retirement Arrangements (IRAs)

IRAs are personal savings plans that allow you to set aside money for retirement. The combined balances of all the accounts in your Traditional, Simplified Employee Pension (SEP) and Roth IRA plans are insured separately from your other Navy Federal accounts for up to \$250,000.

### Irrevocable Trusts/Education Savings Accounts (ESAs)

Irrevocable trusts are trusts that cannot be revoked. ESAs allow you to make contributions

toward a child's education. These account types are insured separately from your other Navy Federal accounts for up to \$250,000.

### Custodial Accounts

The combined balances in a minor's custodial account (an account established under the provision of the Uniform Transfers to Minors Act) are insured separately from funds the minor or custodian has in other Navy Federal accounts, and receive separate insurance coverage for up to \$250,000.

### Estate Accounts

A Navy Federal Estate Account is a special savings and/or checking account in which a deceased member's assets are deposited and subsequently withdrawn by the estate administrator. The combined balances in Estate Accounts are insured separately from any personal accounts the estate administrator and beneficiary(ies) may have at Navy Federal for up to \$250,000.

### Accounts Opened by Associations of Navy Federal Members

Association accounts are insured separately from your personal accounts at Navy Federal. The combined balances in an association's account(s) are insured for up to \$250,000.

### Navy Federal also offers account options that provide additional share insurance coverage.

### Revocable Trust/Payable on Death (POD) Accounts

Revocable Trust and POD Accounts allow you to designate beneficiaries on an account. Revocable Trust/POD Accounts are insured separately from your other Navy Federal accounts. Each owner/grantor is insured for up to \$250,000 per beneficiary.

### Insurance Coverage Example

#### Deposit Trust Account, Example #1

**Account name:** Doe Family Trust  
**Grantor:** John Doe  
**Beneficiaries:** 1 beneficiary  
**Amount insurance coverage:** 1 grantor x 1 beneficiary = \$250,000

#### Deposit Trust Account, Example #2

**Account name:** Doe Family Trust  
**Grantor:** Susan Doe  
**Beneficiaries:** 5 beneficiaries  
**Amount insurance coverage:** 1 grantor x 5 beneficiaries = \$1,250,000

For information about savings account insurance coverage provided by the National Credit Union Administration, visit [mycreditunion.gov](https://mycreditunion.gov).

Additional contact information:

National Credit Union Administration, Office of Consumer Financial Protection,  
1775 Duke Street, Alexandria, VA 22314; phone: 800-755-1030.

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