### SCHEDULE OF FEES AND CHARGES

#### Business Checking
**Owner and 1 Signer Allowed**
- Monthly service fee ................................................ None
- Monthly transaction fee  
  Electronic transactions ........................................ None
- Non-electronic transactions  
  First 30'............................................................ Included  
  31'................................................................. $0.25 each

#### Business Plus Checking
**Unlimited Signers**
- Monthly service fee ................................................. $8.00
- Monthly transaction fee  
  Electronic transactions ........................................ None
- Non-electronic transactions  
  First 50'............................................................ Included  
  51'................................................................. $0.25 each

#### Premium Business Checking
**Unlimited Signers**
- Monthly service fee² ............................................... $20.00
- Monthly transaction fee  
  Electronic transactions ........................................ None
- Non-electronic transactions  
  First 100'............................................................ Included  
  101'............................................................... $0.25 each

#### Check Orders, Checkbook Covers and Accessories
Pricing varies depending on style and quantity selected. Call 1-800-503-2345 to find out about our complete product line and pricing.

#### Savings, Checking AND Money Market Savings Account Fees
- Returned checks, deposited or cashed...................... $15.00
- Check/ACH debit returned for non-sufficient funds $29.00
- GO BIZ™ Debit Card point-of-sale overdraft fee...... $29.00
- Stop payment  
  Single item ....................................................... $20.00
  Multiple items (e.g., a series of lost checks) ............ $25.00
- Copy of, or information from, a paid or deposited item  
  (cost per copy after the first free copy per month) ........ $1.00
- Repeated checkbook balancing assistance  
  (per half-hour) .................................................. $5.00
- More than two cashier’s checks per day  
  (per check)........................................................ $5.00
- Account number reassignments  
  (more than once in the same calendar year) ............ $25.00

#### Money Transfers
- Bank wire transfer  
  Incoming..................................................................... No charge
  Outgoing—Domestic.............................................. $14.00
  Outgoing—International.......................................... $25.00
- Domestic and international cash transfer,  
  e.g., Western Union (maximum for each money order is $10,000) .............................................. $14.50
- Western Union Quick Collect®................................ $12.95

#### GO BIZ Debit Card
- **Mailing Fees**  
  First-Class USPS, new or replacement card²............ Free
  First-Class USPS, system-generated PIN²............... Free
  FedEx, new or replacement card + UPS,  
  system-generated PIN........................................... $17.45
  FedEx, new or replacement card  
  with self-selected PIN.......................................... $11.50
  UPS, PIN only.................................................... $5.95

#### Miscellaneous Account Services
- **Address Research Unclaimed Shares fee**  
  per quarter ......................................................... No charge

#### Notary Public Service
- Navy Federal-related document ....................... No charge
- Non-Navy Federal document  
  First two per week ............................................ No charge
- Each additional document ................................ $5.00 or the local jurisdiction’s maximum, whichever is less

Navy Federal-provided Notary Public services are available in all jurisdictions except California and Louisiana. In California, notary public services are limited to Navy Federal-related documents only. Navy Federal does not offer notary public services in Louisiana. Due to the potential legal ramifications, Navy Federal does not notarize wills.

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[1]. GO BIZ Debit Card
[2]. Physical debit card
[3]. When you use a debit card
[4]. Electronic debit card
[5]. Magnetic Stripe
[6]. Contactless Chip
[7]. Personal Identification Number
[8]. PIN
[9]. Personal Identification Number
[10]. Personal Identification Number
### Current ATM and Point-of-Sale (POS) Fees

Fees are subject to change.

<table>
<thead>
<tr>
<th>Transaction Type</th>
<th>Navy Federal ATM</th>
<th>CO-OP Network® ATM</th>
<th>Visa®/PLUS® System ATM</th>
<th>Interlink®/Maestro®</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash withdrawal*</td>
<td>None</td>
<td>None</td>
<td>$1.00</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Transfer</td>
<td>None</td>
<td>None</td>
<td>$1.00</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Inquiry</td>
<td>None</td>
<td>None</td>
<td>$1.00</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Purchase cash back</td>
<td>Not applicable</td>
<td></td>
<td></td>
<td>Some merchants may impose a cash-back fee.</td>
</tr>
<tr>
<td>Deposit²</td>
<td>None</td>
<td>None</td>
<td>Not applicable</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Rejected transactions</td>
<td>None</td>
<td>None</td>
<td>$1.00</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Invalid PIN attempts</td>
<td>None</td>
<td>None</td>
<td>$1.00</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Point-of-sale purchases</td>
<td>Not applicable</td>
<td></td>
<td></td>
<td>Some merchants in some states may impose a surcharge.</td>
</tr>
</tbody>
</table>

Reminders:
- Please ensure you have sufficient funds in your account to cover the withdrawal and the fee.
- All checks and cash deposits to non-Navy Federal ATMs are subject to a five-business-day hold beginning the date the check is posted.
- Deposits can be made at Navy Federal-owned ATMs and CO-OP Network ATMs.
- Loan payments can only be made at Navy Federal-owned ATMs.
- You cannot transfer funds to another member’s account, including family members, via the ATM.
- Some financial institutions (e.g., in the Visa/PLUS System network) may charge you a convenience fee for using their ATMs.

### Navy Federal GO BIZ Debit Card

<table>
<thead>
<tr>
<th>International Transactions – Non-Navy Federal ATMs and Point-of-Sale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Point-of-Sale and ATM transactions made in foreign countries</td>
</tr>
</tbody>
</table>

**Schedule of Fees and Charges**

Federally insured by NCUA. *Non-electronic transactions are defined as checks processed and in-branch transfers, deposits and withdrawals. Up to 12 checks for deposit at a branch will count as one transaction. (For example, if you make a deposit of 24 checks, they will count as two transactions toward the monthly non-electronic count.)** ¹Monthly service fee waived if average daily balance is $5,000 or more. ²The date of delivery depends on the postal service in your area. ³Navy Federal gift cards cannot be used to obtain cash from the ATM or cash back at the Point-of-Sale. ⁴GO Prepaid, Visa Buxx and gift cards are not eligible for deposits at the ATM. © 2021 Navy Federal NCUA 1284-B (4-21)