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 301 .................................................. 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 501 .................................................. 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 1001 .................................................. 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 card* ................ Free
  First-Class USPS, system-generated PIN* .................. 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.

launch • grow • manage • thrive
### 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>Non-Navy Federal/Non-CO-OP Network ATM</th>
<th>Interlink®/Maestro®</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash withdrawal¹</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 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 or ATM networks outside of the Navy Federal/CO-OP networks may charge you an additional convenience fee for using their ATMs.

### Navy Federal GO BIZ Debit Card

**International Transactions – Non-Navy Federal ATMs and Point-of-Sale**

Point-of-Sale and ATM transactions made in foreign countries 1% per transaction

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