## SCHEDULE OF FEES AND CHARGES

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

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

### Premium Business Checking
**Unlimited Signers**
- Monthly service fee: $20.00
- Monthly transaction fee: None
- Non-electronic transactions:
  - First 100$: 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 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.

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1. GO BIZ™ Debit Card point-of-sale overdraft fee: $29.00
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### 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 withdrawal(^4)</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>None</td>
<td>Not applicable</td>
<td>Some merchants may impose a cash-back fee.</td>
</tr>
<tr>
<td>Deposit(^5)</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>None</td>
<td>Not applicable</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 or ATM networks outside of the Navy Federal/CO-OP networks may charge you an additional convenience fee for using their ATMs.

\(^4\)Navy Federal gift cards cannot be used to obtain cash from the ATM or cash back at the Point-of-Sale.

\(^5\)GO Prepaid and gift cards are not eligible for deposits at the ATM.

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### Navy Federal GO BIZ Debit Card

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

<table>
<thead>
<tr>
<th>Transaction Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Point-of-Sale and ATM transactions made in foreign countries</td>
<td>1% per transaction</td>
</tr>
</tbody>
</table>

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**Federally insured by NCUA.**

\(^1\)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.)

\(^2\)Monthly service fee waived if average daily balance is $5,000 or more.

\(^3\)The date of delivery depends on the postal service in your area.

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