## SCHEDULE OF FEES AND CHARGES

### Business Checking
**Owner and 1 Signer Allowed**
- Monthly service fee: $8.00
- Monthly transaction fee: None
- Non-electronic transactions:
  - First 30: Included
  - 31+: $0.25 each

### Business Plus Checking
**Unlimited Signers**
- Monthly service fee: $20.00
- 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):
  - First two per week: No charge
  - 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

### Foreign Transactions
Transactions made in foreign countries (“Foreign Transactions”) with the GO BIZ Debit Card will be charged 1% of the transaction amount. Foreign Transactions include internet and ATM transactions made while you are in the U.S. (or in any other location) with merchants that process the transactions in foreign countries.

### Miscellaneous Account Services
- Address Research Unclaimed Shares fee:
  - (per quarter): No charge
- GO BIZ™ Debit Card point-of-sale overdraft fee:
  - (per check): $5.00
- Account number reassignments:
  - (more than once in the same calendar year): $25.00

### Notary Public Service
- Navy Federal-related document:
  - No charge
- Non-Navy Federal document:
  - First two per week: No charge
  - Each additional document: $5.00

Navy Federal does not offer notary public services in Louisiana. Due to the potential legal ramifications, Navy Federal does not notarize wills.
## 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>Some merchants may impose a cash-back fee.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposit²</td>
<td>None</td>
<td>None</td>
<td>$1.00</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>Result from account-related problems, such as insufficient funds.</td>
<td></td>
<td></td>
<td></td>
<td></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>Some merchants in some states may impose a surcharge.</td>
<td></td>
<td></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.

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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.
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.
6. Federally insured by NCUA.