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 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
- 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 2 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 card3 ........ Free
  First-Class USPS, system-generated PIN3 ............ 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.

Notary Public Service
- Navy Federal-related document ........................ No charge
- Non-Navy Federal document
  First 2 per week .............................................. No charge
  Each additional document ............................... $5.00

Miscellaneous Account Services
- Address Research Unclaimed Shares fee
  (per quarter) ......................................................... No charge
- Accrued interest (cost per copy after the first free copy per month) .......................................... $1.00
- Repeated checkbook balancing assistance (per half-hour) ...................................................... $5.00
- More than 2 cashier’s checks per day (per check) ................................................................. $5.00
- Account number reassignments (more than once in the same calendar year) ........ $25.00

Navy Federal does not notarize wills. Services in Louisiana. Due to the potential legal ramifications, Navy Federal does not offer notary public services in Louisiana. Navy Federal-related documents only. In California, notary public services are available in all jurisdictions except California and Louisiana. In California, Navy Federal-related documents only. In California, Navy Federal does not offer notary public services in Louisiana. Due to the potential legal ramifications, Navy Federal does not offer notary public services in Louisiana.
# 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(^{\circ})/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></td>
<td></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></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 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.