

IRA Certificate Maturity Instructions

Please use this form if you would like to provide or make any changes to your IRA Certificate maturity instructions.

Please complete, print, and sign the IRA Certificate maturity instruction form. You may send the signed request as an attachment to your eMessage, fax to 1-703-206-4350, bring to a local branch office, or mail to Navy Federal Credit Union, P.O. Box 3001, Merrifield, VA 22119-3001.

To continue growing your savings, consider renewing to one of our **Featured** products. For more product information and current rates, visit us online at navyfederal.org/certificates or by phone at 1-888-842-6328.

If you have any questions while completing this form, please contact an IRA specialist at 1-888-842-6328 between 7:30 am and 11:00 pm, Eastern Time, Monday through Saturday. For toll-free numbers when overseas, visit navyfederal.org.



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Member's Name	Member Access No.
IRA Certificate Account No.	IRA Certificate Maturity Date (MM/DD/YY)
Please check the appropriate box(es): <input type="checkbox"/> At maturity, renew the IRA Certificate for \$ _____ with a term of _____ months or _____ years. <input type="checkbox"/> Transfer funds from/to account number _____. <input type="checkbox"/> A check for \$ _____ is enclosed. <input type="checkbox"/> Current Year Contribution <input type="checkbox"/> Prior Year Contribution <input type="checkbox"/> Transfer the entire balance at maturity to account number _____. <input type="checkbox"/> Send me a check for the entire balance at maturity. <input type="checkbox"/> Change my periodic transfer to \$ _____, starting on _____. <input type="checkbox"/> Weekly <input type="checkbox"/> Biweekly (eligible certificates only)	
IRA Withdrawal: (If withdrawing funds from an IRA, this section must be completed.) <input type="checkbox"/> Traditional Normal <input type="checkbox"/> Traditional Premature <input type="checkbox"/> Disability <input type="checkbox"/> Roth Qualified <input type="checkbox"/> Roth Premature <input type="checkbox"/> Roth Exception	
Tax Withholding: (If withdrawing funds from an IRA, this section must be completed.) <input type="checkbox"/> No Withholding: Do not withhold any federal or state tax from my IRA distribution.* <input type="checkbox"/> Federal Withholding: Withhold 10% or _____% of my distribution for federal income tax (10% minimum).* <input type="checkbox"/> Virginia Residents Only: Withhold 4% or _____% of my distribution for Virginia state income tax (4% minimum).*	
Member Signature	Telephone No.
Email Address	Date (MM/DD/YY)

*Withdrawals from your IRA may be subject to federal income tax withholding unless you check the "No Withholding" box. If neither box is checked, Navy Federal will withhold 10% of the withdrawal for federal income tax. Qualified withdrawals from a Roth are not taxable. If you are a resident of Virginia, you may elect to withhold Virginia state income tax. If you elect not to have withholding applied to your withdrawals, you may be responsible for payments of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. Non-qualified withdrawals from a Roth may be taxable.

