

HIGHLIGHTS

Navy Federal Debit Card

Thousands of free
ATMs nationwide

Checking Protection options

Digital banking²

ATM fee rebates³

1-888-842-6328

For toll-free numbers when
overseas, visit navyfederal.org.

Collect internationally
1-703-255-8837

TDD for the hearing impaired
1-888-869-5863

For rates,
online applications or
to find a branch near you,
visit navyfederal.org.

Checking Made Easy!

Checking Accounts to Suit Your Needs

Navy Federal offers five unique checking choices, so you can pick the option that best fits your lifestyle.

All our checking accounts earn dividends. Other features include:

- a Navy Federal Debit Card
- thousands of free ATMs nationwide¹
- digital banking² with Bill Pay
- checking protection options
- complimentary traditional name-only checks
- convenient mobile deposits²

Direct Deposit

For fast and safe access to your paycheck, sign up for direct deposit. You'll:

- **save time.** Your funds will be deposited automatically on your pay date. And, with our

Free Active Duty Checking[®] account, you'll receive funds up to one business day early!³

- **enjoy convenience.** You'll avoid disruptions accessing your money when you're away from home.
- **protect yourself.** Minimize the risk of ID theft or mail fraud.

To learn more about direct deposit, visit navyfederal.org, call 1-888-842-6328 or visit any of our branches worldwide. For a prepopulated direct deposit enrollment form, sign in to online banking.

To Open Your Account

Once you've selected the checking account that suits you, complete the enclosed application or go to navyfederal.org. You can mail your initial deposit with your application or transfer money from your Navy Federal savings account. Upon processing, Navy Federal will forward a complimentary starter supply of checks printed with your

	Free Active Duty Checking For the military	Free Easy Checking ATM fee rebates	Free Campus Checking For ages 14-24 ⁴	Free Everyday Checking Basic account	Flagship Checking Provides tiered dividends
Pays dividends Visit navyfederal.org or call 1-888-842-6328 for current rates.	Yes	Yes	Yes	Yes	Yes, based on balance. Tiers: \$1,500-\$9,999; ⁴ \$10,000-\$24,999; \$25,000 & over
ATM fee rebates (PLUS [®] System transaction charges)	Up to \$20 per statement period	Up to \$10 per statement period	Up to \$10 per statement period	Not applicable	Up to \$10 per statement period; Direct deposit required
Access to thousands of free ATMs¹	Free	Free	Free	Free	Free
Digital banking² with Bill Pay⁵	Free	Free	Free	Free	Free
Minimum balance to open	None	None	None	None	None; \$1,500 to earn dividends
Service fee per statement period	None; qualifying military direct deposit required	None; Direct deposit or 20 Navy Federal debit transactions per statement period required	None; must be ages 14-24	None	None if average daily balance is \$1,500 or more; \$10 if less than \$1,500
Checks	Free personalized traditional checks for the life of the account	Free name-only checks	Free name-only checks	Free name-only checks	Free name-only checks

¹There are no fees for members who use their Navy Federal Debit Card at CO-OP Network[®] ATMs, in addition to participating California Walgreens. ²Message and data rates may apply. Visit navyfederal.org for more information. ³Available for Free Active Duty Checking only. To qualify for this account, Active Duty Direct Deposit of Net Pay must post to your Free Active Duty Checking account within 90 days of account opening. If the Active Duty Direct Deposit stops for more than 90 days, the account converts to a Free Everyday Checking account. ⁴Must maintain an average daily balance of \$1,500 to earn dividends. ⁵The Bill Pay Service is provided to you at no cost. The charge for the optional Bill Pay Rush Delivery service is specified in Navy Federal's *Schedule of Fees and Charges*, which can be found at navyfederal.org. ⁶At the age of 25, the account will be converted to a Free Everyday Checking account automatically.

name, address and joint owner's name. You'll also receive a copy of the account's disclosure, a *Schedule of Fees and Charges*, a check register/holder and a *Check Order Selections* brochure.

Navy Federal Debit Card

Your Navy Federal Debit Card is safer than cash and more convenient than a check. Plus, you can use it at millions of merchants worldwide that accept Visa® and get cash back at the register at participating merchants. The money for purchases comes directly from your checking account. There are no interest rate charges or monthly/annual fees.

Also, you can get cash at ATMs worldwide. At Navy Federal ATMs, you can also view account balances, make deposits and loan payments, and transfer funds between your Navy Federal accounts.

Checking Protection Options

Ensure that your transactions are covered by choosing one of the following:

- **Overdraft Savings Transfers** pay overdrafts at no charge by transferring money from your linked savings account, as long as funds are available. This service is free of charge and limited to six uses per month.
- **Checking Line of Credit (CLOC)**¹ is a credit-based product, requiring credit approval. The funds needed to cover the overdraft are automatically transferred from your line of credit to your checking account. There's no transaction fee, and credit lines are generally \$500. Apply for CLOC online at navyfederal.org or by calling 1-888-842-6328.

- **Optional Overdraft Protection Service² (OOPS)** allows us to authorize overdraft transactions with your permission. You're eligible to opt in after 90 days of membership and if you're at least 18 years old for this service to take effect. Opt in at navyfederal.org, by calling 1-888-842-6328 or by visiting a branch.

Here's How It Works:

- A \$20 fee will be assessed for each overdraft
- No fee on transactions \$5 or less
- No fee if your total balance overdrawn is less than \$15 after all transactions have cleared or posted after the end of the business day
- Maximum of three overdraft fees charged per day (if overdrafts exceed three in a day, the account remains open, but no additional fees will be charged)

Just remember that you should bring the account to positive status promptly. OOPS is limited and only available up to \$500. However, due to fees, the outstanding OOPS balance may exceed the \$500 limit by up to \$50 (for a total of \$550).²

24/7 Digital Banking³

You can access and manage your account from anywhere in the world. With digital banking, you can:

- view account balances and verify payments
- transfer funds between accounts
- pay bills
- reorder checks and accessories
- request withdrawals
- view canceled checks
- view eStatements

Federally insured by NCUA. ¹Checking Line of Credit is a credit product, and rates are based on creditworthiness. Repayment terms are 2% of the outstanding balance or \$20, whichever is greater. Generally, credit lines are \$500. Additional amounts may be available to applicants who have certain relationships with us, such as long-term members, Active Duty members and/or members with direct deposit. ²Optional Overdraft Protection Service (OOPS) pays checks, Point-of-Sale (POS) debit card (Navy Federal Debit Card and CUCARDSM) transactions, ATM withdrawals, and Automated Clearing House (ACH) transactions presented against your checking account when it is overdrawn. You must be at least 18 years of age and a member for a minimum of 90 days for this service to be extended. The fee is \$20 with a maximum of three fees per day, per account. OOPS must be repaid promptly. Should the account remain overdrawn beyond 30 days, the OOPS will be frozen. Should the account remain overdrawn beyond 45 days, the OOPS will be terminated. You are limited to two checking accounts of which you are the primary owner. Items will be posted in the following order: ATM, Navy Federal Debit Card and CUCARD POS, ACH and check. When multiple transactions are processed from these groups of transactions, the items will be posted in the order of lowest to highest amount within each group of transactions. Navy Federal pays overdrafts at our discretion and reserves the right not to pay. ³Message and data rates may apply. Visit navyfederal.org for more information.