

For more than 90 years, Navy Federal has been committed to providing our members with the financial products and services to help them make good financial decisions and establish sound financial practices. We recommend:

- ✓ signing up for digital banking<sup>4</sup> to manage your accounts on the go
- ✓ enrolling in direct deposit to make sure your paycheck or other recurring payment is received safely and on time

**Visit MakingCents for clear, step-by-step information for smart money strategies.** Get the tools and resources you need to help you achieve your financial goals at [navyfederal.org/makingcents](https://navyfederal.org/makingcents).



Navy Federal Credit Union is federally insured by NCUA. <sup>1</sup>The Overdraft Savings Transfer transfers funds, at no charge to you, from a linked share savings account to your checking account when there are insufficient or unavailable funds in your checking account. Funds in your savings account will not automatically transfer to cover a debit card point-of-sale authorization. Your share savings account is linked to your checking account of choice unless you decline Overdraft Savings Transfer coverage. See Navy Federal Online<sup>®</sup> or the NFCU Important Disclosures (NFCU 606) for more information. <sup>2</sup>Checking Line of Credit is a credit product and subject to credit approval. Generally, credit limits are \$500. Criteria such as length of membership, direct deposit, and active duty status may be considered in addition to creditworthiness for higher credit limits, up to \$5,000 for active duty servicemembers and \$3,000 for members not in active duty military service. <sup>3</sup>Optional Overdraft Protection Service (OOPS) may pay checks, Point-of-Sale (POS) Navy Federal Debit Card transactions, ATM withdrawals, and Automated Clearing House (ACH) transactions presented against your checking account when it is overdrawn. OOPS is available up to \$500, but your account may become overdrawn up to \$550 to accommodate fees or a transaction. The additional \$50 accommodation includes the amount of overdrawn items, OOPS fees, and any other transactions that result in overdrawing your account, including returned deposits and other fees as described in our Schedule of Fees and Charges (NFCU 2043ep) and Funds Availability Schedule (NFCU 668). There is a fee of \$20 when Navy Federal pays an overdraft on your account, with a maximum of one fee per day, per account. There is no fee if your total overdrawn balance after all transactions have cleared or posted after the end of the business day is less than \$50, or if your transaction is \$20 or less. OOPS must be repaid promptly. Should the account remain overdrawn beyond 30 days of the initial transaction posting, OOPS privileges will be revoked temporarily and the service frozen. Should the account remain overdrawn beyond 45 days, OOPS privileges will be revoked permanently. Items will be posted in the following order: all money coming in (credits, deposits, etc.), branch withdrawals, ATM withdrawals, Navy Federal Debit Card POS transactions, transfers from one Navy Federal account to another, ACH debits, and checks written. When more than one transaction is processed from a group of transactions, items will be posted from lowest to highest amount within that group of transactions. Navy Federal pays overdrafts at our discretion and reserves the right not to pay. To learn more, see the OOPS Disclosures (Form 657). <sup>4</sup>Message and data rates may apply. Visit [navyfederal.org](https://navyfederal.org) for more information. © 2024 Navy Federal NFCU 1668 (12-24)

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## Your Checking Protection Options

**NAVY FEDERAL**  
Credit Union

ARMY  
MARINE CORPS  
NAVY  
AIR FORCE  
SPACE FORCE  
COAST GUARD  
VETERANS

**Our Members Are the Mission**



### Overdraft Savings Transfer

Pays check and Automated Clearing House (ACH) overdrafts at no charge by transferring money from your linked share savings account, as long as funds are available for the full transaction amount. No action is necessary.<sup>1</sup>



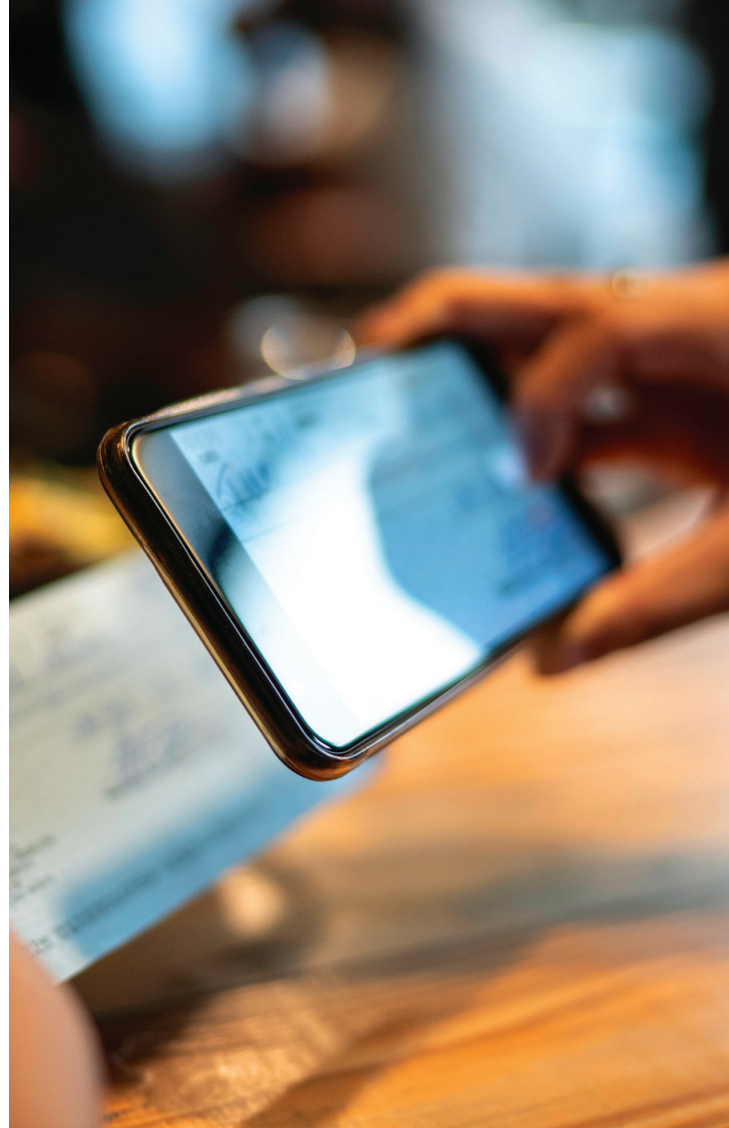
### Checking Line of Credit

Provides overdraft protection with no per-item overdraft fees. Enjoy this easy and convenient way to access cash when you need it. Current interest rates are 13.9% APR to 17.9% APR, and credit lines are generally \$500.<sup>2</sup> Checking Line of Credit requires credit approval but may be less expensive than our fee-based overdraft program, OOPS (below).



### Optional Overdraft Protection Service (OOPS)<sup>3</sup>

Provides members up to \$500 in overdraft protection. With this fee-based service, you're charged a \$20 fee per daily overdraft per account. When you opt in, OOPS lets you choose which types of transactions you want covered. Members need to opt in to have their overdrafts covered by this service, and you must be at least 18 years of age and a member for 90 days to qualify. OOPS doesn't require credit approval.



## How Do I Get Checking Protection?

To learn more about our Checking Protection options, visit [navyfederal.org/checking-protection](https://navyfederal.org/checking-protection), stop by a branch or call us at 1-888-842-6328.

For your convenience, we've provided a Checking Line of Credit application and the opt-in form for OOPS. Just complete for the product that interests you and mail it back to us.