Current rates may be obtained online at navymilitary.org.

The owner of a non-Navy Federal ATM may charge a fee.

Assessed after 365 days of inactivity on accounts with a combined checking and savings balance of less than $50.00 and no other Navy Federal products during that time.

If stopping a series of checks, the fee is $25.00.

Navy Federal Credit Union offers Checking Protection options in order to authorize overdraft transactions and avoid NSF fees.

Payment of a check that exceeds your approved credit limit is $10.00, and the return fee is $0.00.

Overdraft transfer fee from savings: $0.00

Checking Line of Credit (CLOC) transfer fee: $0.00

Optional Overdraft Protection Service (OOPS) Disclosure (Form 657).

Maximum number of overdraft fees per day: 1

Minimum overdraft balance required to trigger a fee: $15.00

You will not be charged a fee on transactions of $5.00 or less.

Navy Federal Credit Union posts items presented on your account in the following order:

1. All Credits
2. ATM Debits (from smallest to largest)
3. POS Debits (from smallest to largest)
4. ACH Debits (from smallest to largest)
5. Checks (from smallest to largest)

Funds deposited to your account are generally available for withdrawal (Longer Delays May Apply):

Cash Deposit With Teller: same business day
Cash Deposit With ATM: same business day
Check Deposit With Teller: next business day²
Check Deposit With ATM: next business day³
Direct Deposit: same business day⁴
Wire Transfer Deposit: same business day
Mobile Deposits: next business day⁵

¹Subject to Funds Availability Policy.
²The first $225 of a deposit of checks will be available on or before the first business day after we are considered to have received your deposit. The remaining amount will be available for withdrawal the second business day after we are considered to have received your deposit.
³The first $225 will be available the first business day after we are considered to have received your deposit. Any remaining funds will be available the second business day after we are considered to have received your deposit. Deposits at nonproprietary ATMs (ATMs we do not own or operate) are not available until the fifth business day after the date of deposit.
⁴Direct deposit is available the same business day, but at midnight.
⁵Up to $225 of mobile check deposits will be available the first business day after the deposit is approved. The balance of deposits will generally be available by the third business day.

Dispute Resolution
If you have a dispute regarding your account or the service you have received, please contact us at 1-888-842-6328.