### Account Opening and Usage

<table>
<thead>
<tr>
<th>Account</th>
<th>Opening and Usage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum deposit to open</td>
<td>$0.00</td>
</tr>
<tr>
<td>Monthly service fee</td>
<td>$0.00</td>
</tr>
<tr>
<td>Dividends</td>
<td>Yes</td>
</tr>
<tr>
<td>Bill Pay service fee</td>
<td>$0.00</td>
</tr>
<tr>
<td>Navy Federal ATM fee</td>
<td>$0.00</td>
</tr>
<tr>
<td>CO-OP Network® ATM fee</td>
<td>$0.00</td>
</tr>
<tr>
<td>PLUS® System ATM fee (overseas included)</td>
<td>$1.00</td>
</tr>
<tr>
<td>Non-sufficient funds (NSF) fee</td>
<td>$29.00 Per item</td>
</tr>
<tr>
<td>Returned check fee (deposited or cashed)</td>
<td>$15.00 Per item</td>
</tr>
<tr>
<td>Dormant checking account fee</td>
<td>$0.00</td>
</tr>
<tr>
<td>Stop-payment fee</td>
<td>$20.00 If stopping a series of checks, the fee is $25.00.</td>
</tr>
</tbody>
</table>

### Overdraft Options

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

- No overdraft service | $0.00 |
- Overdraft transfer fee from savings | $0.00 |
- Checking Line of Credit (CLOC) transfer fee | $0.00 |
- Optional Overdraft Protection Service (OOPS) | $20.00 |

- Maximum number of overdraft fees per day: 1
- Minimum overdrawn balance required to trigger a fee: $15.00 You will not be charged a fee on transactions of $5.00 or less.

### Processing Policies

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\(^1\) (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 ..................................................next business day\(^2\)
- Check Deposit With Teller ................................................next business day\(^3\)
- Check Deposit With ATM ................................................next business day\(^3\)
- Direct Deposit .................................................................same business day\(^4\)
- Wire Transfer Deposit .....................................................same business day
- Mobile Deposits .............................................................next business day\(^5\)

\(^1\)Subject to Funds Availability Policy.

\(^2\)The first $225 will be available immediately. Any remaining funds will be available the second business day after the date of 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.

\(^3\)The first $225 of a deposit of checks will be available on or before the first business day after we receive your deposit. The remaining amount will be available for withdrawal the second business day following the date of deposit.

\(^4\)Direct deposit is available the same business day, but at midnight.

\(^5\)Up to $225 of mobile check deposits will be available immediately after the deposit is approved. The balance of deposits greater than or equal to $1,000 will generally be available by the second 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.