

MMSA: To open an MMSA, you must first be a member of Navy Federal (i.e., own a savings account with a \$5.00 minimum balance).

Transfers and Withdrawals: You may transfer and/or withdraw funds from your MMSA account as often as you want. Navy Federal encourages you to use blue or black ink when writing MMSA checks. You cannot convert a regular MMSA to a Jumbo MMSA. If you want a higher dividend rate, you must open a new Jumbo MMSA and transfer the funds from your existing MMSA. Earned dividends begin the day the Jumbo MMSA was opened.

Current Rates and Fees: The dividend rate and the Annual Percentage Yield (APY) for your Money Market Savings Account is disclosed on your Confirmation Notice. Fees and charges that may be assessed are disclosed on Navy Federal's current *Schedule of Fees and Charges*. Current rates and fees may also be obtained by going to navyfederal.org or by calling Navy Federal toll-free in the U.S. at 1-888-842-6328. For toll-free numbers when overseas, visit navyfederal.org. Use 1-703-255-8837 for collect international calls.

Joint Ownership: If you designate a joint owner, your MMSA is co-owned equally by you and your joint owner. Together, you and your joint owner agree that your entire balance (including accumulated dividends) may be withdrawn or transferred at any time, and that you shall discharge Navy Federal from any liability for carrying out any of these requested actions. A joint owner cannot be removed from an account without his/her permission. If you no longer want the joint owner to have access to your account, you must close the account and open a new one. Like the owner, a joint owner may close the account.

Overdrawn Accounts: The owner and joint owner (if any) agree to be jointly and severally liable for negative balances on any accounts in which either or both owners have an ownership interest, including any overdrafts, regardless of the cause, and agree to immediately deposit sufficient funds to cover the negative amount of the overdraft. The owner and joint owner (if any) agree that Navy Federal has the right to transfer funds from any accounts, in which either have an ownership interest, to correct a negative or overdrawn amount on any account on which either of their names appear. The owner and joint owner agree to reimburse Navy Federal for all costs of collection, including reasonable attorney's fees and court costs.

Insurance: Your shares are backed by the assets of Navy Federal. The shares in all your individual accounts are aggregated and insured against loss for up to at least \$250,000 by the National Credit Union Administration (NCUA), a U.S. government agency. If you have an IRA, it is separately insured for up to \$250,000 by NCUA. Joint accounts are insured separately from individual accounts for up to \$250,000 by NCUA. For more information about NCUA share insurance, please see the "Insurance on Your Savings" brochure (NFCU 1116e).

Governing Laws: Your Navy Federal accounts are maintained and governed in accordance with federal law and the laws of the Commonwealth of Virginia, as amended. Property may be transferred to the appropriate state if there has been no activity within the time period specified by state law.

Dividends: Dividends accrue daily on account balances of \$2,500 or greater. Dividends are a division and distribution of earnings among members after all expenses have been paid and the required amount has been set aside for reserves. Dividend rates are declared prospectively by the Board of Directors in the month preceding the dividend period. The dividend rates and APY may vary weekly as determined by the Board of Directors. Dividends at Navy Federal are earned on deposits, including non-cash deposits, from day-of-deposit to day-of-withdrawal (eDeposits on checking, savings, and MMSA accounts are earned from the day of acceptance of the eDeposit) or until the account is deemed closed, whichever is earlier. An account is deemed closed as of the day you instruct us to close the account. Dividends are computed using the daily balance method by applying the daily periodic rate to the full amount in your account at the end of each day. Dividends for the MMSA are compounded monthly and credited on the last business day of the month

in which they were earned. The dividend period is monthly, beginning the first day of the month and ending the last day of the month. For example, the beginning date of the first dividend period of a calendar year is 1 January, and the ending date of such dividend period is 31 January. All other dividend periods follow this same pattern of dates.

Payment of Checks: By requesting an MMSA, you authorize Navy Federal to pay MMSA checks signed by you or your joint owner (if any) of this account and to charge the payments against the MMSA. Each negotiated MMSA check will be charged to the MMSA as of the date of receipt of the payment order by Navy Federal. Navy Federal will not be responsible for delaying payment of post-dated checks. Navy Federal is authorized to refuse checks that exceed funds available in the MMSA. A fee will be assessed in the amount shown on Navy Federal's current *Schedule of Fees and Charges* for each refused MMSA check. The owner and joint owner (if any) may request that payment of an MMSA check be stopped by providing notification to Navy Federal. A fee will be assessed in the amount shown on Navy Federal's current *Schedule of Fees and Charges* for each stop-payment request. The owner or joint owner (if any) may request copies of paid MMSA checks. A fee may be assessed as provided on Navy Federal's current *Schedule of Fees and Charges* for each MMSA check copy. Except for negligence, Navy Federal is not liable for any action it takes regarding the payment or non-payment of an MMSA check. Navy Federal is under no obligation to pay or refuse the payment of an MMSA check on which the date is more than six months old. MMSA checks deposited in other financial institutions may be sent to us electronically.

Change in Terms: Navy Federal reserves the right to terminate this agreement. The terms of this account may change upon 30 days' notice. The right or authority of Navy Federal under this agreement shall not be changed or terminated by you except by written notice to said credit union, which shall not affect transactions previously made.

Other Terms and Conditions: Shares in your MMSA may not be pledged as collateral on any loan. You must notify Navy Federal in writing of an error concerning an item on your monthly MMSA statement no later than the sixtieth day following the day the statement was mailed. If we do not receive your written notice of an error within this time frame, you may not dispute the item. The use of the MMSA is subject to such other terms, conditions, or requirements as Navy Federal may establish from time to time. All non-cash share purchases or payments made to the MMSA will be credited subject to final payment of the deposit item. An MMSA may not be used for commercial or business purposes. Navy Federal has the right of assignment of this agreement. Navy Federal reserves the right to enforce a statutory lien against any shares and dividends you have on deposit at Navy Federal if you fail to satisfy a financial obligation you have with us. We may enforce this right without prior notice to you.

I/We grant and pledge to Navy Federal a lien upon and a security interest in my/our shares and dividends on deposit in all joint and individual accounts and any monies held by Navy Federal now and in the future, to the extent of any loan made and any charges payable, and a security interest in the collateral securing other loans that I/we have with Navy Federal now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of the loan. This lien does not apply to shares in any Individual Retirement Account or to security in my/our primary residence.

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

Online at navyfederal.org

Or visit a branch

Checks, Checkbook Covers and Accessories

Pricing varies depending on style and quantity selected. Visit us online at navyfederal.org to see our product line and pricing.

Checking Accounts

Flagship Checking

- > Monthly service fee \$10.00
(if average daily balance is less than \$1,500.00 during the statement period)

Miscellaneous Checking, Checking Protection and Money Market Savings Account Fees

- > Non-sufficient funds fee (NSF) charged each time a check or ACH debit is presented and returned because of insufficient funds \$29.00
- > Optional Overdraft Protection Service transaction \$20.00
- > Stop payment for a single item \$20.00
For a series of items \$25.00
- > Copy of, or information from, a paid or deposited item
One request per month No charge
More than one (per copy) \$1.00
- > Repeated checkbook balancing assistance (per 1/2 hour) \$5.00
- > Payment of a Checking Line of Credit check that exceeds the approved credit limit \$10.00
- > Money Market Savings Account excessive transactions (per item) \$10.00
- > Bill Pay "Rush Delivery" (per transaction) \$5.00

Checking or Savings

- > Returned checks, deposited or cashed \$15.00
- > Cashier's checks, more than two checks per day (per check) \$5.00
- > Inactive Member fee assessed on savings accounts of members age 24 and over with less than \$50.00, no activity in 12 months and no other Navy Federal products (per quarter) \$3.00
- > Dormant Checking Account fee assessed on checking accounts of members age 24 and over with a combined savings and checking balance less than \$50.00, no activity in 12 months and no other Navy Federal products (per quarter) \$3.00
- > Account number reassignments (more than once in the same calendar year) \$25.00

Adjustment to a CO-OP ATM

Check Deposit

- > For deposits made at CO-OP Network® ATMs, the ATM owner will impose a fee per item if an adjustment is processed due to one of the following discrepancies in the deposit: the currency appears to be counterfeit; the currency is foreign; the deposit contents do not equal the deposit amount in U.S. dollars as entered into the ATM; an item is unsigned by the maker; an item is dated more than six months prior to the date of deposit; the numerical and written amounts do not agree; the deposit is over \$1,000.00 and contains an obvious alteration \$2.00

Returned CO-OP ATM Check Deposit

- > For each adjustment initiated for deposit items processed and subsequently returned by the financial institution, the ATM owner will impose a fee per item at the time the adjustment is processed \$6.00

Money Transfers

- > Bank wire transfer
 - Incoming No charge
 - Outgoing—Domestic \$14.00
 - Outgoing—International \$25.00
- > Domestic and international cash transfer (maximum per order is \$10,000.00) \$14.50
- > Western Union Quick Collect® \$12.95

Navy Federal Debit Card/CUCARD®

Mailing Fees

- > First-Class USPS, new or replacement card* Free
- > First-Class USPS, system-generated PIN* Free
- > FedEx, new or replacement card + UPS, system-generated PIN \$17.45
- > FedEx, new or replacement card with self-selected PIN \$11.50
- > UPS, PIN only \$5.95

*The date of delivery depends on the postal service in your area.

GO Prepaid Card

- > Visa®/PLUS® System ATM domestic and foreign cash withdrawal and balance inquiry \$1.00 per transaction
- > Lost/stolen or replacement fee \$5.00
- > Express delivery fee \$5.00

Visa Buxx Card

- > Inactive fee (after 6 consecutive months with no transactions, the card will be charged until the balance is depleted or the cardholder makes another transaction) \$1.00 per month
- > Visa/PLUS System ATM domestic and foreign cash withdrawal and balance inquiry \$1.00 per transaction
- > Lost/stolen or replacement fee \$5.00
- > Express delivery fee \$5.00

Visa Gift Card

- > Inactive fee (after 12 consecutive months with no transactions, the card will be charged until the balance is depleted or the cardholder makes another transaction) \$5.00 per month
- > Lost/stolen or replacement fee \$5.00
- > Express delivery fee \$5.00

Cards sold in branches in AZ, CT, HI, LA, ME, NH, NJ, RI and VT do not incur inactivity fees.

Miscellaneous Account Services

- > Address research/unclaimed shares fee (per quarter) No charge

Notary Public Service

- > Navy Federal-related document ... No charge
- > Non-Navy Federal document First two per week No charge

Each additional document, not to exceed the local jurisdiction fee maximum \$5.00 per

Navy Federal-provided Notary Public services are available in all jurisdictions except California and Louisiana. In California, notary public services are limited to Navy Federal-related documents only. Navy Federal does not offer notary public services in Louisiana. Due to the potential legal ramifications, Navy Federal does not notarize wills.

Current ATM and Point-of-Sale (POS) Fees Fees are subject to change.				
TRANSACTION TYPE	NAVY FEDERAL ATM	CO-OP NETWORK ATM	VISA/PLUS SYSTEM ATM	INTERLINK®/ MAESTRO®
Cash withdrawal ¹	None	None	\$1.00	Not Applicable
Transfer	None	None	\$1.00	Not Applicable
Inquiry	None	None	\$1.00	Not Applicable
Purchase cash back	Not Applicable			Some merchants may impose a cash-back fee.
Deposit ²	None	None	Not Applicable	Not Applicable
Rejected transactions Result from account-related problems such as non-sufficient funds and request exceeds limit	None	None	\$1.00	Not Applicable
Invalid PIN attempts	None	None	\$1.00	Not Applicable
Point-of-sale purchases	Not Applicable			Some merchants in some states may impose a surcharge.
<p>Reminders:</p> <ul style="list-style-type: none"> > Please ensure that you have sufficient funds in your account to cover the withdrawal and the fee. > All checks and cash deposits to non-Navy Federal ATMs are subject to a 5-business-day hold beginning the date the check is posted. > Deposits can be made at Navy Federal-owned ATMs and CO-OP Network ATMs. > Loan payments can only be made at Navy Federal-owned ATMs. > You cannot transfer funds to another member's account, including family members, via the ATM. > Some financial institutions, for example in the Visa/PLUS System and CashPoints® networks, may charge you a convenience fee for using their ATMs. 				

Navy Federal Debit Card/GO Prepaid Card/CUCARD/Visa Buxx Card

International Transactions—Non-Navy Federal ATMs and Point-of-Sale	
Point-of-sale and ATM transactions made in foreign countries	1% per transaction



Federally insured by NCUA. ¹Navy Federal Gift Cards cannot be used to obtain cash from the ATM or cash back at the Point-of-Sale. ²GO Prepaid cards, Visa Buxx Cards and gift cards are not eligible for deposits at the ATM. © 2021 Navy Federal NFCU 2043ep (2-21)