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**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 <sup>1</sup>	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 <sup>2</sup>	None	None	Not Applicable	Not Applicable
<b>Rejected transactions</b> 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"> <li>&gt; Please ensure that you have sufficient funds in your account to cover the withdrawal and the fee.</li> <li>&gt; 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.</li> <li>&gt; Deposits can be made at Navy Federal-owned ATMs and CO-OP Network ATMs.</li> <li>&gt; Loan payments can only be made at Navy Federal-owned ATMs.</li> <li>&gt; You cannot transfer funds to another member's account, including family members, via the ATM.</li> <li>&gt; Some financial institutions, for example in the Visa/PLUS System and CashPoints® networks, may charge you a convenience fee for using their ATMs.</li> </ul>				

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

