Navy Federal®

Free Active Duty Checking® Account Fees and Terms

As of 7/22/2019

Minimum deposit to open.................................................................$0.00
Monthly service fee .................................................................$0.00
Dividends .........................................................................................Yes
Bill Pay service fee.................................................................$0.00
Navy Federal ATM fee .................................................................$0.00
CO-OP Network® ATM fee .................................................................$0.00
PLUS® System ATM fee (overseas included).................................$1.00
Non-sufficient funds (NSF) fee ......................................................$29.00
Returned check fee (deposited or cashed).................................$15.00
Dormant checking account fee.......................................................$3.00
Stop-payment fee ..............................................................................$20.00

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 .........................3
Minimum overdraft balance required to trigger a fee ........$15.00
Extended overdraft fee ........................................................................$0.00

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. Checks1 (from smallest to largest)

Funds deposited to your account are generally available for withdrawal:

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

1Subject to Funds Availability Policy.
2The first $200 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.
3The first $200 of a deposit of checks will be made 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 after the date of deposit.
4Direct Deposit is available the same business day, but at midnight.
5Deposits that exceed $1,000 will have a portion of the deposit delayed up to two business days, and in some cases, longer. Up to $200 of the check will be available for cash withdrawal by the next business day.

Qualifying Military Direct Deposit of Net Pay must post to your Active Duty Checking account within 90 days of account opening. If Military Direct Deposit stops for more than 90 days, the account converts to a free EveryDay Checking account.

Current rates may be obtained online at navyfederal.org.

The owner of a non-Navy Federal ATM may charge a fee. Up to $20.00 in ATM fee rebates per statement period.

Per item
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.

If you choose not to opt in to any kind of overdraft service, ATM and point-of-sale (POS) debit card transactions that would cause an overdraft will be declined at no cost to you.
In combination with other transfers, limited to six per month
Payment of a check that exceeds your approved credit limit is $10.00, and the return loan payment fee is $29.00.
Total overdrafts cannot exceed $500, including fees.
You will not be charged a fee on transactions of $5.00 or less.

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

Federally insured by NCUA.
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