# Navy Federal®
## Free eChecking Account Fees and Terms

**Account Opening and Usage**

<table>
<thead>
<tr>
<th>Account Opening and Usage</th>
<th>Minimum deposit to open</th>
<th>Direct deposit or 20 Navy Federal Debit Card transactions per statement period required.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Monthly service fee</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Dividends</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Bill Pay service fee</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Navy Federal ATM fee</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>CO-OP Network® ATM fee</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>PLUS® System ATM fee (overseas included)</td>
<td>$1.00</td>
<td></td>
</tr>
<tr>
<td>Non-sufficient funds (NSF) fee</td>
<td>$29.00</td>
<td></td>
</tr>
<tr>
<td>Returned check fee (deposited or cashed)</td>
<td>$15.00</td>
<td></td>
</tr>
<tr>
<td>Dormant checking account fee</td>
<td>$3.00</td>
<td></td>
</tr>
<tr>
<td>Stop-payment fee</td>
<td>$20.00</td>
<td></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: **3**
  - Minimum overdrawn balance required to trigger a fee: **$15.00**
  - Extended overdraft fee: **$0.00**

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.

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**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. 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 day ²
- Check Deposit With Teller: next business day ³
- Check Deposit With ATM: next business day ²
- Direct Deposit: same business day ⁴
- Wire Transfer Deposit: same business day
- Scan/Mobile Deposits: next business day ⁵

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 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.
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.

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**Dispute Resolution**

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