**Account Opening and Usage**

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee Details</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum deposit to open</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Monthly service fee</td>
<td>$0.00</td>
<td>Current rates may be obtained online at <a href="http://www.navfederal.org">navyfederal.org</a>.</td>
</tr>
<tr>
<td>Dividends</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Bill Pay service fee</td>
<td>$0.00</td>
<td>The owner of a non-Navy Federal ATM may charge a fee.</td>
</tr>
<tr>
<td>Navy Federal ATM fee</td>
<td>$0.00</td>
<td>Per item</td>
</tr>
<tr>
<td>CO-OP Network® ATM fee</td>
<td>$0.00</td>
<td>Per item</td>
</tr>
<tr>
<td>PLUS® System ATM fee (overseas included)</td>
<td>$1.00</td>
<td>By the owner of a non-Navy Federal ATM.</td>
</tr>
<tr>
<td>Non-sufficient funds (NSF) fee</td>
<td>$29.00</td>
<td>Per item</td>
</tr>
<tr>
<td>Returned check fee (deposited or cashed)</td>
<td>$15.00</td>
<td>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.</td>
</tr>
<tr>
<td>Dormant checking account fee</td>
<td>$3.00</td>
<td>If stopping a series of checks, the fee is $25.00.</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.
- 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. **However**, your account may become overdrawn in excess of the $500 limit due to fees. See OOPS Terms & Conditions.
- 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
  - Cash Deposit With ATM
  - Check Deposit With Teller
  - Check Deposit With ATM
  - Direct Deposit
  - Wire Transfer Deposit
  - Mobile Deposits

\(^1\)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.

**Federally insured by NCUA.**

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