Navy Federal®

Flagship Checking Account Fees and Terms

As of 10/24/2014

Account Opening and Usage

Minimum deposit to open	$0.00	
Monthly service fee	$10.00	Monthly service fee is waived with average daily balance of $1,500 or more.
Dividends	Yes	Current rates may be obtained online at **navyfederal.org**.
Service charge per check	$0.00	
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	The owner of a non-Navy Federal ATM may charge a fee. Up to $10.00 in ATM fee rebates per statement period. Direct Deposit required.
Non-sufficient funds (NSF) fee	$29.00	Per item.
Returned check fee (deposited or cashed)	$15.00	Per item.
Inactive checking fee	$3.00	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.
Stop-payment fee	$20.00	If stopping a series of checks, the fee is $25.00.

Overdraft Options

Navy Federal Credit Union offers Checking Protection options in order to authorize overdraft transactions and avoid non-sufficient funds (NSF) fees.

No overdraft service	$0.00	If you choose not to opt in to any kind of overdraft service, ATM and point-of-sale debit card transactions that would cause an overdraft will be declined at no cost to you.
Overdraft transfer fee from savings	$0.00	In combination with other transfers, limited to six per month.
Checking Line of Credit (CLOC) transfer fee	$0.00	Payment of a check that exceeds your approved credit limit is $10.00, and the return loan payment fee is $29.00.
Optional Overdraft Protection Service (OOPS)	$20.00	Total overdrafts cannot exceed $500, including fees.
Maximum number of overdraft fees per day	3	
Minimum overdrawn balance required to trigger a fee	$15.00	
Extended overdraft fee	$0.00	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:

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]

[1]Subject to Funds Availability Policy.

[2]The first $200 will be available immediately, and 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 $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.

[4]Direct Deposit is available the same business day, but at midnight.

[5]Deposits that exceed $1,000 will have a portion of the deposit delayed up to two business days, and in some cases, longer. $200 will be available by the next 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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