NAVY FEDERAL Credit Union

Automatic Funds Transfer Authorization Via the Automated Clearing House *(ACH)*

By completing and signing this form, you authorize Navy Federal to establish transfers from or to your Navy Federal account on a schedule you establish as specified herein. **Note: If form is incomplete, transfer will not occur.**

1. One account must be a Navy Federal account, and the other must be a non-commercial checking account at another financial institution within the jurisdiction of the United States.
2. You must be an owner of the "From" checking account.
3. You may use this form to authorize transfers:
   - From your external checking account at another financial institution to pay a Navy Federal loan, including a consumer loan, credit card, Checking Line of Credit, Home EquityLine of Credit, Lease Account, First Mortgage Loan, or Fixed Equity Loan. You must be the owner or joint owner of the receiving account.
   - From your Navy Federal checking account to a non-commercial checking account at another financial institution only.
4. You *may not* use this form to establish transfers to a Navy Federal savings account, checking account, Money Market Savings Account, Certificate, or IRA, an external commercial account, or an account at a financial institution outside United States jurisdiction.

Transfer "From" Checking Account *(Money Coming From)*	**Transfer "To" Account** *(Money Going To)*
Legal Name on Account	Legal Name on Account
Account Number	Account Number
☐ Navy Federal Checking Account ☐ Non-Navy Federal Checking Account	☐ **Navy Federal Account** ☐ Consumer Loan ☐ Lease ☐ Credit Card ☐ First Mortgage Account *(One Time Only)* ☐ Home EquityLine ☐ Fixed Equity Loan *(One Time Only)* ☐ Checking Line of Credit ☐ **Non-Navy Federal Checking Account**
Financial Institution Name	Financial Institution Name
Account Routing and Transit Number	Account Routing and Transit Number

Amount of Transfer	Date of First Transfer *(MM/DD/YY)*	Number of Transfers
	/ /	or ☐ Pay Until Further Notice

Frequency *(Select Only One)*			
☐ Once a Week	☐ Once a Month	☐ Twice a Month on the _____ and _____ (Ex., on the 1st and 15th)	
☐ Every Two Weeks	☐ Every Two Months	☐ Every Six Months	
☐ Every Four Weeks	☐ Every Three Months	☐ Every Twelve Months	☐ One Time Only

Transfers to an account at another financial institution may be requested for a minimum of $5.00 to a maximum of $5,000.00. The total of all transfers to an account at another financial institution is limited to $5,000.00 per calendar day. Transfers to Navy Federal loans are limited to amounts from $5.00 to $10,000.00 per day.

- **Transfer requests** will be processed on the day requested, unless the scheduled date falls on a weekend or federal holiday. In this event, the transfer will be made on the business day preceding the weekend or federal holiday, when possible. If the request is made on a weekend, the first transfer will occur on the first business day after the request. For transfers to a checking account at another financial institution, we cannot guarantee when the receiving financial institution will make the funds available. Typically, the funds you are transferring will be available to the recipient within two (2) to three (3) business days.
- **To cancel this authorization**, you must contact Navy Federal no less than three (3) business days prior to the next scheduled transfer. The transfer may not be able to be stopped if notice is provided in less than three (3) days. You may contact Navy Federal toll-free in the U.S. at 1-888-842-6328. For toll-free numbers when overseas, visit **navyfederal.org**. Use 1-703-255-8837 for collect international calls. You can also visit a Navy Federal branch or, if you are enrolled, sign in to Navy Federal Online® Account Access at **navyfederal.org**.
- **If the automatic transfer is returned** for any reason, including non-sufficient funds, Navy Federal may assess a fee as specified in Navy Federal's *Schedule of Fees and Charges*. Navy Federal may attempt to make the transfer two (2) additional times before deeming the transfer as an unpaid return.
- **Navy Federal has the right to terminate this authorization agreement for any reason.**

Account Holder Signature	Contact Phone Number	Access Number	Date *(MM/DD/YY)*
▶	– –		/ /

The **Routing and Transit Number** can be found at the bottom of a check from the receiving financial institution. It is always nine digits long and is always bracketed by the computer symbol that looks like a vertical line followed by two dots. The other two numbers are the account number and the check number.

⑆021000245⑆ 445664136451⑈ ⑈000200⑈

This is where the routing number appears on your check.

Note: Navy Federal's routing number is 256074974.

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