

For account inquiries,  
purchases and servicing,  
call 1-888-842-6328.

If overseas, call  
collect 1-703-255-8837  
or visit [navyfederal.org](http://navyfederal.org)  
for a list of international  
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## Your Shares at Navy Federal Are Federally Insured

Share insurance coverage is provided by the National Credit Union Administration (NCUA), an independent government agency that charters, regulates and insures federal credit unions. Your shares are backed by our solid financial standing. However, the insurance protects members against loss if a federal credit union fails.

## Navy Federal's savings, checking, Share certificates and Money Market Savings Accounts (MMSAs) are insured for up to \$250,000.

### Individual Accounts

Individual accounts are owned by one member. You are insured for up to \$250,000 for combined balances in your Navy Federal savings, checking, Share certificates and MMSAs.

#### Insurance Coverage Example

**Account owner:** John Smith  
**Amount insurance coverage:** \$250,000

### Joint Accounts

Joint accounts are owned by two or more members, to include your Navy Federal savings, checking, Share certificates and MMSAs. Each owner on the account is insured for up to \$250,000. The most federal insurance coverage any member can have as a result of joint ownership is \$250,000, regardless of the number of joint accounts he or she co-owns.

#### Insurance Coverage Example

**Primary owner:** Mark Doe  
**Joint owner:** Susan Doe  
**Amount insurance coverage:**  
2 owners x \$250,000 = \$500,000

#### Other types of Navy Federal accounts that receive NCUA insurance coverage for up to \$250,000:

### Individual Retirement Arrangements (IRAs)

IRAs are personal savings plans that allow you to set aside money for retirement. The combined balances of all the accounts in your Traditional, Simplified Employee Pension (SEP) and Roth IRA plans are insured separately from your other Navy Federal accounts for up to \$250,000.

## Education Savings Accounts (ESAs)

ESAs allow you to make contributions toward a child's education. ESAs are insured separately from your other Navy Federal savings accounts for up to \$250,000.

## Custodial Accounts

The combined balances in a minor's custodial account (an account established under the provision of the Uniform Transfers to Minors Act) are insured separately from funds the minor or custodian has in other Navy Federal accounts, and receive separate insurance coverage for up to \$250,000.

## Estate Accounts

A Navy Federal Estate Account is a special savings and/or checking account in which a deceased member's assets are deposited and subsequently withdrawn by the estate administrator. The combined balances in Estate Accounts are insured separately from any personal accounts the estate administrator may have at Navy Federal for up to \$250,000.

## Accounts Opened by Associations of Navy Federal Members

Association accounts are insured separately from your personal accounts at Navy Federal. The combined balances in an association's account(s) are insured for up to \$250,000.

## Navy Federal also offers account options that provide additional share insurance coverage.

## Payable on Death (POD) Accounts

POD Accounts allow you to designate beneficiaries on an account. POD Accounts are insured separately from your other Navy Federal accounts. Each owner is insured for up to \$250,000, per beneficiary.

## Insurance Coverage Example

### Individual POD Account

**Account name:** John Doe

**Beneficiary:** Granddaughter

**Amount insurance coverage:**

1 owner x 1 beneficiary = \$250,000

### Joint Owner POD Account

**Account name:** John Doe

**Primary owner:** John Doe

**Joint owner:** Susan Doe

**Beneficiaries:** Son and daughter

**Amount insurance coverage:**

2 owners x 2 beneficiaries = \$1,000,000

## Deposit Trust Accounts

Deposit Trust Accounts are depository accounts that can hold funds designated by a legal trust. Deposit Trust Accounts are insured separately from your other Navy Federal accounts. Each grantor is insured for up to \$250,000 per beneficiary established under the trust arrangement.

## Insurance Coverage Example

### Deposit Trust Account, Example #1

**Account name:** Doe Family Trust

**Grantor:** John Doe

**Beneficiaries:** Doe Family Trust

**Amount insurance coverage:**

1 grantor x 1 beneficiary = \$250,000

### Deposit Trust Account, Example #2

**Account name:** Doe Family Trust

**Grantor:** Susan Doe

**Beneficiaries:** Doe Family Trust

However, the application reflects that the beneficiaries indicated in the legal trust are identified as five (5) grandchildren.

**Amount insurance coverage:**

1 grantor x 5 beneficiaries = \$1,250,000

For more information, please call us toll-free in the U.S. at 1-888-842-6328. For toll-free numbers when overseas, visit [navyfederal.org](http://navyfederal.org). Use 1-703-255-8837 for collect international calls.