NAVY FEDERAL Credit Union

ARMY
MARINE CORPS
NAVY
AIR FORCE
COAST GUARD
DoD

DIRECT DEPOSITS & ALLOTMENTS

Highlights

How you benefit

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How it's done

Set up periodic transfers

You're in control

1-888-842-6328

For toll-free numbers when overseas, visit **navyfederal.org**.

Collect internationally
1-703-255-8837

TDD for the hearing impaired
1-888-869-5863

Online at **navyfederal.org**

Or visit a branch

Smart Money Management

Would you like an easy way to save money and still make loan payments on time? Sign up for Direct Deposit or Allotment.

These services allow you to have all or part of any regular deposits you receive—such as your salary, stock dividends, Social Security or retirement pension—placed directly into your Navy Federal Credit Union accounts rather than being sent to you.

You can elect to have your entire Direct Deposit placed in one account or establish an allotment—an amount you specify—to be sent to the Navy Federal accounts you choose.

Through Direct Deposit, you can also elect to have your federal income **tax refund** automatically deposited to the account of your choice or divided among as many as three Navy Federal accounts. At tax time, simply check the appropriate box on your tax return and provide the IRS with Navy Federal's Routing/Transit Number (2560-7497-4) and your account number.

How you benefit

- You can easily develop a savings program, making regular deposits into your savings, Money Market Savings Account, IRA account or Certificates (EasyStart℠ or SaveFirst only). Save systematically by "paying yourself first."
- You can ensure that loan payments are made on time, automatically, to your car loan, Checking Protection option or any other consumer loan.
- You'll save 8 to 24 hours per year because your funds are sent to us electronically—you don't have to visit a Navy Federal branch to make deposits.
- You avoid the risk of checks being lost in the mail or stolen.

Who can do it

Because of the speed, safety and economy they afford, Direct Deposit and Allotment are popular with federal, state and local governments, as well as many private businesses. Check with your employer and/or issuer to see if they participate in a Direct Deposit program.

It's so popular that over a million Navy Federal members already enjoy the advantages of these services.

How it's done

We offer multiple Direct Deposit options, depending on your status. To sign up, visit **navyfederal.org**.

- If you're Active Duty, retired/veteran, reserve military or a DoD/DFAS civilian employee, you can experience the convenience of "**myPay**." This provides online pay account management, including the setting up or changing of Direct Deposit. Link your Direct Deposit to your Active Duty Checking® account, and you can obtain early posting of your qualifying military pay.[1]
- If you're a recipient of Social Security, Supplementary Security or other federal benefit checks, use "**Go Direct**" and automatically set up your Direct Deposit.
- If you're currently employed with a government agency, you should use the **1199A** Direct Deposit form.
- Or, you can simply complete the attached *Direct Deposit Enrollment* form and take it to your employer or payroll office.

Navy Federal deposits all funds received to the account number you provide to the issuer of funds.

DIRECT DEPOSITS & ALLOTMENTS

(continued)

Set up periodic transfers

Once a deposit is received by Navy Federal, you can establish one or more periodic transfers from it to other accounts. You determine how much and when funds should be transferred using the *Periodic Transfer Request* form included in your check register. Or, you can contact Navy Federal by calling **1-888-842-6328** or going online.

Here's an example of how setting up flexible automatic transfers can simplify your life:

If your pay goes into your checking account on the 1st and 15th of every month, and your vehicle loan payment is due on the 27th, you could choose to make half your loan payment on the 1st and the other half on the 15th. Or, you could make a full payment on the 27th.

You're in control

You always have worldwide, 24-hour access to your money when you combine Direct Deposit and/or Allotment with:

- A choice of five types of Navy Federal checking accounts
- Over 65,000 FREE ATMs (MoneyPass®, CashPoints®, CA Walgreens)[2]
- ATM fee rebate options
- FREE Visa® Check Card
- FREE online Account Access
- Early posting of qualifying Military Direct Deposit
- FREE Bill Pay
- Checking Protection options
- Ability to make deposits using your mobile device or scanner[3]
- Dividend earnings

Federally insured by NCUA. [1]Available for Active Duty Checking only. A qualifying Military Direct Deposit of Net Pay must post to your Active Duty Checking account within 90 days of account opening. If the Military Direct Deposit stops for more than 90 days, the account converts to an EveryDay Checking account. [2]There are no fees for members who use their Navy Federal Visa Check Card at CO-OP and MoneyPass networks, in addition to CA Walgreens. [3]Message and data rates may apply. Visit **navyfederal.org** for more information. © 2014 Navy Federal NFCU 1167ep (10-14)

cut along dotted line

Navy Federal Credit Union® Direct Deposit of Net Pay Enrollment

Name: First	MI	Last	Suffix
Current Home Address: Street	City	State	Zip Code

I hereby authorize the company named below to initiate Direct Deposits to the account indicated.

Company name:

Account Information

Navy Federal Credit Union	Account No. 1 ☐ Checking ☐ Savings ☐ Money Market	Account No. (10 digits, not Access Number)	Amount of Deposit ☐ Net Pay ☐ Other _____
2560-7497-4	Account No. 2 ☐ Checking ☐ Savings ☐ Money Market	Account No. (10 digits, not Access Number)	Amount of Deposit ☐ Net Pay ☐ Other _____

This authorization is to remain in effect until the payment office has received written notification from me to terminate the Direct Deposit.

Signature	Date *(MM/DD/YY)*
▶	/ /

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