

Highlights

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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 in your Navy Federal Credit Union accounts.

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. Allotments may be established to qualifying checking, savings, money market, certificate or mortgage accounts.

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 (EasyStartSM 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 Navy Federal consumer loan.
- > Because Direct Deposit is an electronic transaction, you can access your funds the day of deposit.
- > You'll save time because your funds are sent 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.

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 is 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:

- > five types of Navy Federal checking accounts
- > thousands of free ATMs and ATM fee rebate options
- > a free Navy Federal Debit Card
- > Online and Mobile Banking² with Bill Pay
- > convenient mobile deposits
- > Checking Protection options
- > dividend earnings
- > early posting of qualifying Military Direct Deposit

Federally insured by NCUA. ¹Available 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. ²Message and data rates may apply. Visit navyfederal.org for more information. © 2016 Navy Federal NFCU 1167ep (1-16)

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 <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market	Account No. (10 digits, not Access Number)	Amount of Deposit <input type="checkbox"/> Net Pay <input type="checkbox"/> Other _____
2560-7497-4	Account No. 2 <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market	Account No. (10 digits, not Access Number)	Amount of Deposit <input type="checkbox"/> Net Pay <input type="checkbox"/> 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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