

24-Hour Account Access

Highlights

- Direct Deposit
- Visa® Check Card
- CUCARD®
- Navy Federal Online®
- Free Web Bill Pay

Direct Deposit Equals Instant Access

At the heart of 24-hour Account Access is Direct Deposit. Signing up provides for the automatic and safe deposit of your pay, retirement income, or stock dividends into your Navy Federal accounts. The money goes in your account right away, and you can easily access it from around the world using any of the following money management tools. To enroll, just provide your payment issuer with Navy Federal's Routing/Transit Number, 2560-7497-4, and the Navy Federal account number where you want the money to go.

Sign up today at navyfederal.org, search "Direct Deposit."

ATM Access

With a Navy Federal Visa Check Card and PIN, or a CUCARD and PIN, you have 24-hour access to free Navy Federal ATMs and 45,000 free CO-OP Network® and MoneyPass® ATMs/Intercept and CashPoints® (owned by NCSECU). You can also access an international network of ATMs in the Visa/PLUS® System. Most Navy Federal checking accounts offer Visa/PLUS System ATM fee rebates.¹

At a Navy Federal ATM, you can use either card to:

- ▶ Withdraw cash from your checking account, savings account, or Money Market Savings Account—up to a maximum of \$600 per 24 hours (midnight to midnight, Eastern Time)
- ▶ Make balance inquiries
- ▶ Transfer money between all your accounts, except certificates and IRAs (transfer payments to a Home EquityLine of Credit or credit card made prior to the machine's cut-off time are effective the day they are made, but will take a maximum of two business days to post to the account)—applies to select cards/accounts
- ▶ Make deposits to your checking account, savings account, or Money Market Savings Account
- ▶ Make payments to your consumer loan, Checking Protection (Line of Credit), mortgage, and equity loans—applies to select cards/accounts

At CO-OP Network, MoneyPass/Intercept and CashPoints (owned by NCSECU), and Visa/PLUS System ATMs, you can use either card to:

- ▶ Withdraw cash from your checking account, savings account, or Money Market Savings Account—up to a maximum of \$600 per 24 hours (midnight to midnight, Eastern Time)
- ▶ Make balance inquiries and transfers where available
- ▶ Deposits can be made at all participating CO-OP Network ATMs, including those located in 7-Eleven® stores, as well as participating MoneyPass ATMs. All check and cash deposits are subject to a five-calendar-day hold, beginning on the date the check is posted

Fees are deducted from the account in which you transacted the business. Make sure you have sufficient funds in the account to cover fees.

Paying for Goods and Services

Visa Check Card—You can use your Check Card to pay for goods and services at millions of merchants worldwide wherever the Visa Debit Card is accepted. The amount of the purchase will automatically be debited from your checking account. When using your Check Card for purchases, it is never necessary to enter your PIN. Simply select the "credit" button and sign the receipt.

Navy Federal's daily transaction limits for these point-of-sale (POS) transactions are \$5,000 for Flagship Checking, \$2,500 for Active Duty Checking®, and \$2,500 for EveryDay Checking, e-Checking, and Campus Checking.

With your Check Card, you have the added assurance that your money is safe. Navy Federal's Zero Liability policy protects you from unauthorized purchases made in stores, on the phone, or online.

Visa Check Card and CUCARD Tips

1. At the ATM, if you forget your PIN, do not make repeated attempts to enter a PIN. Contact Navy Federal for assistance.
2. Joint owners on checking and savings accounts can have access with a Visa Check Card or CUCARD as well.

Toll-free in U.S.
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

navyfederal.org

Or visit a branch

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Applying for Cards and PINs

Complete an application online at navyfederal.org on the “Debit” page or at your local branch. Or call 1-888-842-6328.

Navy Federal Online

Navy Federal Online is our full-service website that provides fast and convenient 24-hour service free of charge. With Navy Federal Online, you can:

- ▶ View rates
- ▶ Locate the nearest branch or ATM and keep track of new branch openings and expanded hours
- ▶ Open certificates or IRA plans
- ▶ Learn about the latest special offers, plus enjoy ongoing discount member rates on GEICO® auto insurance, Equifax® credit monitoring, and more
- ▶ Explore a multitude of resources, including our educational centers, auto pricing guides, financial calculators, and budget worksheets—plus, download free videos on auto buying, credit reports, and identity theft
- ▶ Explore career opportunities

Navy Federal Online Account Access

Navy Federal Online Account Access provides total account management online, 24 hours a day.

- ▶ View activity on all of your accounts, from savings and checking to credit cards and loans
- ▶ View up to 36 months of statements, even when you opt to turn off paper statements entirely
- ▶ Transfer money between accounts (one-time or recurring), add to savings, or make Navy Federal loan payments
- ▶ Transfer funds to a third-party Navy Federal checking account
- ▶ View paid checks
- ▶ Request a stop payment
- ▶ Correspond by e-message with Navy Federal
- ▶ Initiate a cash advance from your Navy Federal credit card to your checking or savings account
- ▶ Apply for a credit card or a consumer or mortgage loan

- ▶ Make eDeposits
- ▶ Open certificates or IRA plans

You can enroll in our Navy Federal Online Account Access at navyfederal.org.

Mobile Banking

Stay on top of your account activity safely and securely no matter where you are with Mobile Banking. All you'll need to get started is Navy Federal Online Account Access and a mobile phone.²

- ▶ Get account information quickly and securely, find out when a deposit was credited, view your past transactions instantly, and much more with Mobile Banking text commands to 4NFCU (46328)
- ▶ With Mobile Web, view your balance, transfer money, and more while on the go at m.navyfederal.org
- ▶ Text alerts automatically let you know when your account balance is low or when a payment is due

Enhance your Mobile Banking experience with Navy Federal's Apps. Find them for free at the Apple® App StoreSM or in the Android™ Marketplace.

To sign up for Mobile Banking, log on to Account Access at navyfederal.org.

Web Bill Pay

Online Web Bill Pay is a fast, easy-to-use bill payment service that is absolutely free. Enroll after logging on to Account Access.

- ▶ Send payments to virtually anyone in the continental United States—from the telephone company to the babysitter
- ▶ Schedule payments up to one year in advance—either one-time or recurring/automatic payments
- ▶ Pay one bill at a time or pay all your monthly bills at once
- ▶ Receive and pay selected e-bills online from leading merchants

Web Bill Pay helps you securely reduce paper clutter.

24-Hour Account Access

Automated Telephone Account Access

You can also access all your accounts 24 hours a day by phone. Call 1-888-842-6328 using a touch-tone telephone. Once you enter your access number and your telephone password, you can:

- ▶ Learn the status of your savings, loans, mortgages, and credit card accounts, including accounts on which you are the joint owner, co-applicant, or co-mortgagor
- ▶ Transfer funds between accounts, including making loan/credit card payments
- ▶ Verify deposits
- ▶ Check the status of your loans
- ▶ Order copies of checks and statements
- ▶ Request a savings withdrawal to be mailed to your address of record
- ▶ Apply for a credit card, auto loan, or mortgage loan

To request a telephone password, call 1-888-842-6328.

Credit Card Cash Advances

With your Navy Federal credit card and PIN, you can get cash advances at ATMs displaying your card's logo (Visa or MasterCard®).

There is no charge to use a Navy Federal ATM for a credit card cash advance; however, a small fee is charged at ATMs not owned by Navy Federal.

Current ATM and Interlink® Visa/PLUS Point-of-Sale (POS) Fees

Fees are subject to change. A "Schedule of Fees" appears in your Navy Federal CUCARD and PIN Disclosure Statement, or in your Visa Card Disclosure Statement.

| TRANSACTION TYPE | NAVY FEDERAL ATM | CO-OP NETWORK ATM ³ | PLUS SYSTEM ATM | PLUS SYSTEM OVERSEAS ATM | INTERLINK POS |
|--|------------------|---|---------------------------|--------------------------|----------------|
| Checking withdrawal \$600 maximum per 24 hours (midnight to midnight, Eastern Time), regardless of individual machine/network limits. | None | None | \$1.00 | \$1.00 | Not Applicable |
| Point-of-sale cash back | Not Applicable | | | | None |
| Deposit | None | None; deposits can be made at all participating CO-OP Network ATMs, including those located in 7-11 stores. | Transaction Not Available | | |
| Transfer | None | None | \$1.00 | \$1.00 | Not Applicable |
| Inquiry | None | None | \$1.00 | \$1.00 | Not Applicable |
| Invalid PIN attempts | None | None | \$1.00 | \$1.00 | Not Applicable |
| Rejected transactions (Result from account-related problems such as non-sufficient funds, request exceeds limit, etc.) | None | None | \$1.00 | \$1.00 | Not Applicable |
| Point-of-sale purchases | Not Applicable | None | None | None | None |
| Credit card cash advance (Two transactions per day not to exceed total of \$600. Maximum per transaction is \$600.) | None | Not Applicable | \$0.50 | \$1.00 | Not Applicable |

Reminders:

- ▶ Please ensure you have sufficient funds in your account to cover the withdrawal and the fee.
- ▶ Deposits and loan payments can be made at participating CO-OP Network ATMs.
- ▶ You cannot transfer funds to another member's account, including family members.
- ▶ Some financial institutions in the PLUS System network may charge you a convenience fee for using their ATMs.

24-Hour Account Access

¹Navy Federal's e-Checking, Flagship Checking, and Campus Checking accounts offer ATM fee rebates for PLUS System transaction charges up to \$10 per statement period; up to \$20 for Active Duty Checking. Note: Federal regulations limit the number of certain types of transfers and/or withdrawals you can make from a savings account to six per month. The types of transfers and withdrawals that are limited are those requested by fax, telephone, Internet, pre-authorized transfers, or transfers automatically generated from savings to cover overdrafts.

²Message and data rates may apply. To stop the messages coming to your phone, text STOP to 4NFCU (46328). Terms and conditions available at www.navyfederal.org/pdf/applications-forms/NFCU_652A_NFO.pdf. Android is a trademark of Google Inc. Apple is a registered trademark of Apple Inc. App Store is a service mark of Apple Inc.

³All check and cash deposits are subject to a five-calendar day hold, beginning on the date the check is posted. Deposits made by 10:00 am Eastern Time receive same-day credit. For deposits made at Vcom[®] ATMs, the ATM owner will impose a fee of \$2.00 per item if an adjustment is processed due to one of the following discrepancies in the deposit: the currency appears to be counterfeit; the currency is foreign; the deposit contents do not equal the deposit amount in U.S. dollars, as entered into the ATM; an item is unsigned by the maker; an item is dated more than six months prior to the date of deposit; the numerical and written amounts do not agree; the deposit is over \$1,000 and contains an obvious alteration. For each adjustment initiated for deposit items processed and subsequently returned, the ATM owner will impose a fee of \$6.00 per item at the time the adjustment is processed. The standard daily deposit limit at CO-OP Vcom ATMs is \$10,000 per card, per business day.

