

Highlights

Direct Deposit

Navy Federal Debit Card

CUCARD®

Navy Federal Online®

Free Bill Pay

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

Online at navyfederal.org

Or visit a branch

Direct Deposit Equals Instant Access

At the heart of 24-hour Online Banking 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 into 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 by searching "Direct Deposit."

ATM Access

With a Navy Federal Debit Card and PIN, or a CUCARD and PIN, you have 24-hour access to free Navy Federal ATMs and thousands of free CO-OP Network® and Walgreens (in California) ATMs.

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

- > withdraw cash from your checking account, savings account or Money Market Savings Account
- > make balance inquiries
- > transfer money between all of your accounts, except certificates and IRAs (transfer payments to a Home Equity Line of Credit or credit card made prior to the machine's cut-off time are effective the day they're 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, Walgreens (in California) and Visa®/PLUS® System ATMs, you can use either card to:

- > withdraw cash from your checking account, savings account or Money Market Savings Account

- > make balance inquiries and transfers where available
- > make deposits at all participating CO-OP Network ATMs. All check and cash deposits are subject to a five-calendar-day hold, beginning on the date the check is posted.

You can also access an international network of ATMs in the Visa/PLUS System for a fee. Most Navy Federal checking accounts offer Visa/PLUS System ATM fee rebates.¹ Fees are deducted from the account in which you transacted the business. Make sure you have sufficient funds in your account to cover any fees that may be charged.

Paying for Goods and Services

Use your Navy Federal Debit Card to pay for goods and services wherever it's accepted at stores, online or over the phone. Your debit card gives you the option to select "Debit" or "Credit" at the register—the choice is yours. If you choose "Debit," you'll enter your PIN. At participating retailers, select "Yes" if you want cash back and enter or select the amount, saving you ATM fees and trips to the ATM. If you choose "Credit," just sign and go. Either way, the money comes directly out of your checking account. And, as always, you're not responsible for any unauthorized purchases made in stores, online or on the phone since you're covered by Navy Federal's Zero Liability policy.

Navy Federal Debit Card and CUCARD Tips

1. At the ATM, if you forget your PIN, don't 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 Navy Federal Debit Card or CUCARD as well.

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 extended hours
- > open certificates or IRA plans
- > learn about the latest special offers, 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 Banking

Navy Federal Online Banking 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 eMessage 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

- > Open certificates or IRA plans

You can enroll in Navy Federal Online Banking at navyfederal.org.

Mobile Banking²

Stay on top of your account activity safely and securely, no matter where you are, with Mobile Banking.² All you'll need to get started is Navy Federal Online Banking and a mobile phone.³

- > Make eDeposits
- > Get account information quickly and securely, find out when a deposit was credited, view your past transactions instantly and much more with Mobile Banking² 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 Banking² 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,² log on to Account Access at navyfederal.org.

Bill Pay

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

- > 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 of your monthly bills at once
- > Receive and pay selected e-bills online from leading merchants

Bill Pay helps you securely reduce paper clutter.

Automated Telephone Account Access

You can also access all of 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, mortgage 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.



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. Visit navyfederal.org for more information.

³To stop receiving messages, text **STOP** to **4NFCU (46328)**. Message frequency depends on account settings. To get help with Mobile Banking, text **HELP** to **4NFCU (46328)** or call us toll-free at **1-888-868-8123**. Message and data rates may apply. Terms and conditions available at navyfederal.org/pdf/applications-forms/NFCU_652A_NFO.pdf. App Store™ is a service mark of Apple, Inc. Android™ is a trademark of Google, Inc.