### Current ATM and Point-of-Sale (POS) Fees

Fees are subject to change.

<table>
<thead>
<tr>
<th>Transaction Type</th>
<th>Navy Federal ATM</th>
<th>CO-OP Network® ATM</th>
<th>VISA/PLUS® SYSTEM ATM</th>
<th>INTERLINK®/MAESTRO®</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash withdrawal</td>
<td>None</td>
<td>None</td>
<td>$1.00</td>
<td>Not applicable</td>
</tr>
<tr>
<td><strong>The standard daily transaction limit for purchases is $5,000. The daily cash limit is $600, including cash from an ATM, manual cash at a financial institution, or cash back with purchase at participating merchants.</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transfer</td>
<td>None</td>
<td>None</td>
<td>$1.00</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Inquiry</td>
<td>None</td>
<td>None</td>
<td>$1.00</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Purchase Cash Back</td>
<td>None</td>
<td>None</td>
<td>$1.00</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Deposit</td>
<td>None</td>
<td>None</td>
<td>Not applicable</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Rejected transactions</td>
<td>None</td>
<td>None</td>
<td>$1.00</td>
<td>Not applicable</td>
</tr>
<tr>
<td><strong>Result from account-related problems, such as insufficient funds and request exceeds limit.</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Invalid PIN attempts</td>
<td>None</td>
<td>None</td>
<td>$1.00</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Point-of-sale purchases</td>
<td>None</td>
<td>None</td>
<td>$1.00</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>

**Reminders:**
- Please ensure you have sufficient funds in your account to cover the withdrawal and the fee.
- Deposits can be made at Navy Federal-owned ATMs and CO-OP Network ATMs.
- All check and cash deposits to non-Navy Federal ATMs are subject to a five-business-day hold beginning the date the check is deposited. Additional account-specific hold periods may apply to deposits made at all ATMs.
- You cannot transfer funds to another member’s account, including family members, by ATM.
- Some financial institutions (for example, Visa/PLUS System network) may charge you a convenience fee for using their ATMs.
### Business Checking
- Monthly service fee: None
- Monthly transaction fee:
  - Electronic transactions: None
- Non-electronic transactions:
  - First 30*: Included
  - 31+: $0.25 each

### Business Plus Checking
- Monthly service fee: $8.00
- Monthly transaction fee:
  - Electronic transactions: None
- Non-electronic transactions:
  - First 50*: Included
  - 51+: $0.25 each

### Premium Business Checking
- Monthly service fee**: $20.00
- Monthly transaction fee:
  - Electronic transactions: None
- Non-electronic transactions:
  - First 100*: Included
  - 101+: $0.25 each

*Non-electronic transactions are defined as checks processed and in-branch transfers, deposits and withdrawals. Up to 12 checks for deposit at a branch will count as one transaction.

**Monthly service fee waived if average daily balance is $5,000 or more.

### Check Orders, Checkbook Covers and Accessories
Pricing varies depending on style and quantity selected. Call 1-800-503-2345 to find out about our complete product line and pricing.

### Savings, Checking AND Money Market Savings Account Fees
- Returned checks, deposited or cashed: $15.00
- Check/ACH debit returned for non-sufficient funds: $29.00
- Business debit card point-of-sale overdraft fee: $29.00
- Stop payment:
  - Single item: $20.00
  - Multiple items, i.e. a series of lost checks: $25.00
- Copy of, or information from, a paid or deposited item (cost per copy after the first free copy per month): $1.00
- Repeated checkbook balancing assistance (per half-hour): $5.00
- Business Money Market Savings Account excessive transactions (more than six transactions per month): $10.00
- More than two cashier’s checks per day (per check): $5.00
- Account number reassignments (more than once in the same calendar year): $25.00

### Money Transfers
- Bank wire transfer:
  - Incoming: No charge
  - Outgoing—Domestic: $14.00
  - Outgoing—International: $25.00
- Domestic and international cash transfer, i.e., Western Union (maximum for each money order is $10,000): $14.50
- Western Union Quick Collect®: $12.95

### Business Debit Card
- Replacement card: No charge
- Fees for expedited delivery:
  - Card and system-generated PIN: $17.45
  - PIN only: $5.95
  - Replacement card: $11.50
  - Card and self-selected PIN: $11.50

### Miscellaneous Account Services
- Address Research Unclaimed Shares fee (per quarter): None
- Monthly Mobile Deposit* Service: $1.00

### Notary Public Service
- Navy Federal-related document: No charge
- Non-Navy Federal document:
  - First two per week: No charge
  - Each additional (per document, not to exceed the jurisdiction’s fee maximum): $5.00

Notary Public Service is applicable in all jurisdictions except California and Louisiana. In California, Notary Public Service is limited to Navy Federal-related documents only. Navy Federal does not offer Notary Public Service in Louisiana. Members in California and Louisiana should notarize wills in any jurisdiction. Wills should be notarized by an attorney authorized to do so.

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*Due to the potential legal ramifications, Navy Federal does not notarize wills in any jurisdiction. Members in California and Louisiana should notarize wills in any jurisdiction. Wills should be notarized by an attorney authorized to do so.