### Schedule of Fees and Charges

**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 withdrawal³</td>
<td>None</td>
<td>None</td>
<td>$1.00</td>
<td>Not applicable</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>Not applicable</td>
<td></td>
<td>Some merchants may impose a cash back fee.</td>
<td></td>
</tr>
<tr>
<td>Deposit⁴</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>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>Not applicable</td>
<td></td>
<td>Some merchants in some states may impose a surcharge.</td>
<td></td>
</tr>
</tbody>
</table>

**Reminders:**
- Please ensure you have sufficient funds in your account to cover the withdrawal and the fee.
- All checks and cash deposits to non-Navy Federal ATMs are subject to a five-business-day hold beginning the date the check is posted.
- Deposits can be made at Navy Federal-owned ATMs and CO-OP Network ATMs.
- Loan payments can only be made at Navy Federal-owned ATMs.
- You cannot transfer funds to another member’s account, including family members, via the ATM.
- Some financial institutions (e.g., in the Visa/PLUS System network) may charge you a convenience fee for using their ATMs.

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**Navy Federal Business Debit Card**

**International Transactions – Non-Navy Federal ATMs and Point-of-Sale**

| Point-of-Sale and ATM transactions made in foreign countries | 1% per transaction |

Federally insured by NCUA. ³Non-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. (For example, if you make a deposit of 24 checks, they will count as two transactions toward the monthly non-electronic count.) ⁴Monthly service fee waived if average daily balance is $5,000 or more. ⁵The date of delivery depends on the postal service in your area. ⁶Message and data rates may apply. Visit n autofederal.org for more information. ⁷Navy Federal Gift Cards cannot be used to obtain cash from the ATM or cash back at the Point-of-Sale. ⁸GO Prepaid, Visa Buxx and Gift Cards are not eligible for deposits at the ATM. © 2019 Navy Federal NFCU 1284-B (10-19)
Business Checking
Owner and 1 Signer Allowed
• Monthly service fee .............................................. None
• Monthly transaction fee
  Electronic transactions ........................................... None
• Non-electronic transactions
  First 30 ................................................................. Included
  31-1 ................................................................. $0.25 each

Business Plus Checking
Unlimited Signers
• Monthly service fee .............................................. $8.00
• Monthly transaction fee
  Electronic transactions ........................................... None
• Non-electronic transactions
  First 50 ................................................................. Included
  51-1 ................................................................. $0.25 each

Premium Business Checking
Unlimited Signers
• Monthly service fee .............................................. $20.00
• Monthly transaction fee
  Electronic transactions ........................................... None
• Non-electronic transactions
  First 100 ................................................................. Included
  101-1 ................................................................. $0.25 each

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 
  (cost per transaction, if 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
• Mailing Fees
  First-Class USPS, new or replacement card®.......... Free
  First-Class USPS, system-generated PIN® .......... Free
  FedEx, new or replacement card + UPS, 
  system-generated PIN ........................................ $17.45
  FedEx, new or replacement card 
  with self-selected PIN ....................................... $11.50
  UPS, PIN only ......................................................... $5.95

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, Louisiana and Maryland. 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 Louisiana are encouraged to seek the advice of an attorney. In Maryland, Notary Public Service is not available for mortgage documentation. Due to the potential legal ramifications, Navy Federal does not notarize wills in any jurisdiction. Wills should be notarized by an attorney authorized to do so.