SCHEDULE OF FEES AND CHARGES

BUSINESS CHECKING

> Monthly service fee
> Monthly transaction fee Electronic transactions
> Non-electronic transactions First 30* Included 31+* \$0.25 each
BUSINESS PLUS CHECKING > Monthly service fee
> Monthly transaction fee Electronic transactions
> Non-electronic transactions First 50*
PREMIUM BUSINESS CHECKING > Monthly service fee** \$20.00
> Monthly transaction fee Electronic transactions
> 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 > Check/ACH debit returned for non-sufficient funds \$29.00
> Business check card point-of-sale overdraft fee \$29.00
> Stop payment Single item \$20.00 Series of items \$25.00
> Copy of, or information from, a paid 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)
> Returned two-party check

> Returned three-party check)
> Current interim statement printout prepared at your request on-site at a Navy Federal office (per printout))
> Copy of previous statement\$2.00)
> 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)
> Western Union Money Order™ (maximum for each money order is \$10,000)\$14.50)
> Western Union Quick Collect®	
BUSINESS CHECK CARD > Replacement card	à
> FedEx fees \$17.45 Card and PIN \$17.45 PIN only \$5.95 Replacement card \$11.50	-) -)
BUSINESS LOANS (includes loans to individuals for business purposes)	
> Loan closing fee (non-real estate loans))
> Overdraft Line-of-Credit \$50 annual fee	ò
> Standby Letters-of-Credit Annual fee varies as a percentage of the amount issued + loan closing fee	a t
> Lien filing fees for loans secured by vehicles	è
> Lien filing fees for secured business term loans (non-real estate) Varies by state	à
> Small Business Administration (SBA) loans Fees vary in accordance with the specific program requirements (i.e., 7(a), Express, Patriot Express, and 504)	5
> Application fee for all requests of \$250,000 or more (non-refundable) \$500.00	

> Other fees and/or charges may be assessed depending upon

the characteristics of the loan transaction

COMMERCIAL REAL ESTATE AND/OR A REAL ESTATE SECURED LOAN

The extent of total fees charged and/or passed through to the member are based on the complexity of the loan and the nature of the real property taken as collateral. At a minimum, a member will be required to pay all transaction and closing costs, including but not limited to:

- > A loan origination fee predicated on market factors
- > Appraisal fee
- > Environmental due diligence report(s), which can vary based on the characteristics of the real property
- > Lender's title insurance premium

> American Express® Cheques

(per document, not to exceed the

- > Attorney fees
- > A \$500 non-refundable application fee

MISCELLANEOUS ACCOUNT SERVICES

Standard
> American Express Gift Cheques (per cheque) \$2.00
> Address Research/Unclaimed Shares fee (per quarter) \$10.00
> Monthly eDeposit* Service
> QuickBooks downloads No charge
*Message and data rates may apply. Visit navyfederal.org for more information.
NOTARY PUBLIC SERVICE > Navy Federal-related document No charge
> Non-Navy Federal document First two per week

Notary Public Service is applicable in all jurisdictions except California, Louisiana, and the District of Columbia. In California, Notary Public Service is limited to Navy Federal-related documents only. Navy Federal does not offer Notary Service in Louisiana and the District of Columbia. Members in these locations need to seek the advice of an attorney. Due to the potential legal ramifications, Navy Federal does not notarize wills. Wills should be notarized by an attorney authorized to do so.

local jurisdiction fee maximum)......\$5.00

CURRENT ATM AND INTERLINK® POINT-OF-SALE (POS) FEES

Fees are subject to change.

NAVY FEDERAL ATM	CO-OP NETWORK® ATM	MONEYPASS® ATM	PLUS® SYSTEM ATM	PLUS SYSTEM OVERSEAS ATM	INTERLINK POS
None	None	None	\$1.00	\$1.00	Not Applicable
	Some merchants may impose a cash back fee.				
None	None	None			Not Applicable
None	Deposit discrepancies* \$2.00 Returned check deposits \$6.00	None	\$1.00	\$1.00	Not Applicable
None	None	None	\$1.00	\$1.00	Not Applicable
None	None	None	\$1.00	\$1.00	Not Applicable
None	None	None	\$1.00	\$1.00	Not Applicable
	Some merchants in WA, OR, CA, NV, and AZ may impose a surcharge.				
	None None None None None	NONE NONE	NONE NONE NONE NONE NONE NONE NONE NONE	NAVY FEDERAL ATM NETWORK* ATM MONEYPASS* ATM SYSTEM ATM None None None \$1.00 None None None Transnot average and avera	NAVY FEDERAL ATM CO-OP NETWORK* ATM MONEYPASS* SYSTEM OVERSEAS ATM SYSTEM OVERSEAS ATM None None None \$1.00 \$1.00 None None None Transaction not available None Deposit discrepancies* \$2.00 None \$1.00 \$1.00 Returned check deposits \$6.00 None \$1.00 \$1.00 None None None \$1.00 \$1.00 None None \$1.00 \$1.00 \$1.00 None None \$1.00 \$1.00 \$1.00

Reminders:

- > Please ensure you have sufficient funds in your account to cover the withdrawal and the fee.
- > Deposits can be made at all participating CO-OP Network ATMs, including those located in 7-Eleven® stores. All check and cash deposits are subject to a five-calendar-day hold, beginning on the date the check is posted.
- > Loan payments can only be made at Navy Federal-owned ATMs.
- > You cannot transfer funds to another member's account, including family members.
- > Some financial institutions (for example, the PLUS System network) may charge you a convenience fee for using their ATMs.

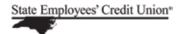
Check deposits only: no cash deposits at Vcom ATMs in CO-OP Network at select 7-Eleven Stores. For deposits made at Vcom ATMs, the ATM owner will impose a fee per item if an adjustment is processed due to one of the following discrepancies in the deposit: the currency appears to be counterfeit; the currency 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 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.















SCHEDULE OF FEES AND CHARGES

