

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

Fees are subject to change.

Transaction Type	Navy Federal ATM	CO-OP Network ATM	Visa®/PLUS® System ATM	Interlink®/Maestro®
Cash withdrawal ⁴	None	None	\$1.00	Not applicable
Transfer	None	None	\$1.00	Not applicable
Inquiry	None	None	\$1.00	Not applicable
Purchase cash back		Not applicable		Some merchants may impose a cash-back fee.
Deposit ⁵	None	None	Not applicable	Not applicable
Rejected transactions Result from account-related problems, such as insufficient funds.	None	None	\$1.00	Not applicable
Invalid PIN attempts	None	None	\$1.00	Not applicable
Point-of-sale purchases		Not applicable		Some merchants in some states may impose a surcharge.

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.

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
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Federally insured by NCUA. ¹Non-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.) ²Monthly service fee waived if average daily balance is \$5,000 or more. ³The date of delivery depends on the postal service in your area. ⁴Navy Federal Gift Cards cannot be used to obtain cash from the ATM or cash back at the Point-of-Sale. ⁵GO Prepaid, Visa Buxx and Gift Cards are not eligible for deposits at the ATM. © 2020 Navy Federal NFCU 1284-B (10-20)



YOUR TRUSTED PARTNER FOR BUSINESS BANKING

SCHEDULE OF FEES AND CHARGES

Business Checking

Owner and 1 Signer Allowed

- Monthly service fee None
- Monthly transaction fee
Electronic transactions None
- Non-electronic transactions
First 30¹ 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 50¹ Included
51+¹ \$0.25 each

Premium Business Checking

Unlimited Signers

- Monthly service fee² \$20.00
- Monthly transaction fee
Electronic transactions None
- Non-electronic transactions
First 100¹ 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 (e.g., 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
- 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 card³ Free
First-Class USPS, system-generated PIN³ 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) No charge

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.



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