

SCHEDULE OF FEES AND CHARGES

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 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)	\$10.00
> Current interim statement printout prepared at your request on-site at a Navy Federal office (per printout)	\$5.00
> 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	No charge
Outgoing—Domestic	\$14.00
Outgoing—International	\$25.00
> Western Union Money Order™ (maximum for each money order is \$10,000)	\$14.50
> Western Union Quick Collect®	\$12.95

BUSINESS CHECK CARD

> Replacement card	No charge
> FedEx fees	
Card and PIN	\$17.45
PIN only	\$5.95
Replacement card	\$11.50

MISCELLANEOUS ACCOUNT SERVICES

> Address Research/Unclaimed Shares fee (per quarter)	\$10.00
> Monthly eDeposit* Service	\$1.00

*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	No charge
Each additional (per document, not to exceed the local jurisdiction fee maximum)	\$5.00

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.

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

Fees are subject to change.

TRANSACTION TYPE	NAVY FEDERAL ATM	CO-OP NETWORK® ATM	PLUS® SYSTEM ATM	PLUS SYSTEM OVERSEAS ATM	INTERLINK POS
Cash withdrawal \$600 maximum per card number, per 24 hours (midnight to midnight, EST), regardless of individual machine or network limits.	None	None	\$1.00	\$1.00	Not applicable
Point-of-sale cash back	Not applicable				Some merchants may impose a cash back fee.
Deposit	None	None	Transaction not available		Not applicable
Rejected transactions Result from account-related problems such as insufficient funds and request exceeds limit.	None	Deposit discrepancies* \$2.00 Returned check deposits \$6.00	\$1.00	\$1.00	Not applicable
Transfer	None	None	\$1.00	\$1.00	Not applicable
Inquiry	None	None	\$1.00	\$1.00	Not applicable
Invalid PIN attempts	None	None	\$1.00	\$1.00	Not applicable
Point-of-sale purchases	Not applicable				Some merchants in WA, OR, CA, NV and AZ may impose a surcharge.

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:** For deposits made at CO-OP Network 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 Network ATMs is \$10,000 per card, per business day.



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