

**HIGHLIGHTS**

**Navy Federal Debit Card**

**Thousands of  
ATMs worldwide**

**Checking Protection options**

**24-hour account access**

**ATM fee rebates<sup>3</sup>**

**1-888-842-6328**

**For toll-free numbers  
when overseas, visit  
navyfederal.org**

**Collect internationally  
1-703-255-8837**

**TDD for the  
hearing impaired  
1-888-869-5863**

**Online at navyfederal.org**

**Or visit a branch**

**Checking Accounts to Suit  
Your Needs**

As a Navy Federal member, you have checking choices. You can pick the checking solution that makes money management easy, offers the features you want and most importantly, fits the way you live.

All accounts earn dividends<sup>1</sup> and come with:

- > a Navy Federal Debit Card, accepted at millions of merchant and ATM locations
- > no transaction fees at Navy Federal and CO-OP Network<sup>®</sup> ATMs
- > Account Access through Navy Federal Online<sup>®</sup>

> Checking Protection options

> free Bill Pay

> online statements

> Direct Deposit

> easy online check ordering

> Mobile Banking<sup>2</sup>

> free Mobile and Scan Deposits

**Direct Deposit**

This is the fastest way to get your paycheck or other regular monthly income into your checking account. Once you arrange for Direct Deposit (contact us; we'll set it up for you) or payroll deduction, let us know how you want your money divided among your other Navy Federal accounts.

**Checking Solutions Comparison Chart**

	<b>Free Active Duty Checking<sup>®</sup></b> For the military	<b>Flagship Checking</b> Provides tiered dividends	<b>Free Everyday Checking</b> Free basic account	<b>Campus Checking</b> For full-time students ages 14-24	<b>e-Checking</b> ATM fee rebates
Pays dividends Visit <a href="http://navyfederal.org">navyfederal.org</a> or call 1-888-842-6328 for current rates.	Yes	Yes, based on balance. Tiers: \$1,500-\$9,999; <sup>1</sup> \$10,000-\$24,999; \$25,000 & over	Yes	Yes	Yes
ATM fee rebates (PLUS <sup>®</sup> System transaction charges)	Up to \$20 per statement period	Up to \$10 per statement period; Direct Deposit required	Not applicable	Up to \$10 per statement period	Up to \$10 per statement period
Access to thousands of ATMs	Free	Free	Free	Free	Free
Account Access and Bill Pay	Free	Free	Free	Free	Free
Minimum balance to open	None	None; \$1,500 to earn dividends	None	None	None
Service fee per statement period	None; Qualifying Military Direct Deposit required	None if average daily balance is \$1,500 or more; \$10 if less than \$1,500	None	None; must be ages 14-24	None with Direct Deposit; <sup>4</sup> otherwise, \$5
Checks	Free military checks for the life of the account	Free name-only checks	Free name-only checks	Free name-only checks	Free name-only checks

Federally insured by NCUA. <sup>1</sup>Must maintain a minimum daily balance of \$1,500 to earn dividends on Flagship Checking. <sup>2</sup>Message and data rates may apply. Visit [navyfederal.org](http://navyfederal.org) for more information. <sup>3</sup>Up to \$10 per monthly statement cycle with e-Checking, Flagship and Campus Checking accounts; up to \$20 per monthly statement cycle with Active Duty Checking. <sup>4</sup>Service fee per statement period also waived with 20 Navy Federal Debit Card transactions per statement period. © 2016 Navy Federal NFCU 1313e (3-16)

### Navy Federal Debit Card

Your Navy Federal Debit Card is safer than cash and works like a check, only it's more convenient. Plus, you can use it at millions of merchants worldwide that accept Visa® cards and request cash back at the register at participating merchants.

You can also get cash at thousands of ATMs worldwide, including those owned by Navy Federal, CO-OP Network® and the PLUS System. And, with Navy Federal, you can get account balances, make deposits and loan payments, and transfer funds between accounts. There may be a network fee if the ATM is not a Navy Federal or CO-OP Network ATM. However, four of our checking accounts offer PLUS System ATM fee rebates.

### Checking Protection Options

Ensure your transactions are covered by choosing one of the following:

- > **Overdraft Savings Transfers**  
automatically move money from savings to checking to pay for overdrafts as long as funds are available. This service, in combination with other transfers, is limited to six uses per month.
- > **Checking Line of Credit (CLOC)<sup>5</sup>** is a credit-based product, requiring credit approval. The funds needed to cover the overdraft are automatically transferred from your line of credit to your checking account. There is no transaction fee, and limits range from \$500 to \$15,000. Apply for CLOC online at [navyfederal.org](http://navyfederal.org) or by calling 1-888-842-6328.
- > **Optional Overdraft Protection Service (OOPS)** allows us to authorize overdraft transactions with your permission. You must opt in after 90 days of membership for this service to take effect. Opt in through Account Access at [navyfederal.org](http://navyfederal.org), by calling 1-888-842-6328 or by visiting a branch.

Here is how it works:

- > No fee if your total balance overdrawn is less than \$15
- > A \$20 fee will be assessed for each overdraft
- > Maximum of three overdraft fees charged per day (if overdrafts exceed three in a day, the account remains open, but no additional fees will be charged)

Just remember—you should bring the account to positive status promptly.<sup>6</sup> Total overdrafts may not exceed \$500, including fees.<sup>7</sup>

### 24-Hour Online Account Access

Navy Federal Online Account Access is our free, online account management service. You can view account balances and verify payments and checks clearing from your checking, savings and loan accounts. You can also:

- > transfer funds between accounts
- > pay bills online with free Bill Pay
- > reorder checks and accessories
- > request withdrawals
- > view canceled checks online
- > request eStatements instead of mailed paper statements

### Service Fees

You may incur charges for a returned check due to insufficient funds in your account, a stop-payment request or more than one photocopy of paid checks.

<sup>5</sup>Rates are based on creditworthiness. Repayment terms are 2% of the outstanding balance or \$20, whichever is greater.

<sup>6</sup>The account must be in a positive status for a minimum of one business day to allow the deposited funds to clear. <sup>7</sup>Optional Overdraft Protection Service (OOPS) pays checks, Point-of-Sale (POS) debit card (Navy Federal Debit Card) transactions, ATM withdrawals and Automated Clearing House (ACH) transactions presented against your checking account when it is overdrawn. You must be at least 18 years of age and a member for a minimum of 90 days for this service to be extended. The fee is \$20 with a maximum of three fees per day, per account. OOPS must be repaid promptly. Should the account remain overdrawn beyond 30 days, the OOPS will be frozen. Should the account remain overdrawn beyond 45 days, the OOPS will be terminated. You are limited to two checking accounts of which you are the primary owner. Items will be posted in the following order: ATM, Navy Federal Debit Card POS, ACH and check. When multiple withdrawals are processed in the same debit posting, items will be posted from the lowest to highest amount. Navy Federal pays overdrafts at our discretion and reserves the right not to pay.

## We've made it easy for you to get the checking account that best fits your needs.

Close your old checking account and switch to the account of your choice:

- > Active Duty Checking
- > e-Checking
- > EveryDay Checking
- > Flagship Checking
- > Campus Checking

### To switch, complete these five simple steps:

1. Select the account you want from the chart on page 1.
2. Complete the **Checking Application** and return it in the postage-paid envelope. You can write yourself a check from your existing checking account at your other financial institution to fund your new checking account. You'll receive your Navy Federal starter checks within 10 business days from our receipt of your application. You can also apply online at [navyfederal.org](http://navyfederal.org).
3. Fill out the **Direct Deposit of Net Pay Enrollment** form and take it to your payroll office. We've pre-filled Navy Federal's Routing/Transit Number, so all you need to add is your new checking account number, which is printed on your starter checks. To locate your number, see the sample check below.



4. Complete the **Automatic Payment Change Notification** to direct companies debiting your old account to start debiting your new Navy Federal account.
5. Mail the **Checking Account Closure Notification** to your old financial institution. Keep the account open until your Direct Deposit and automatic payment have been changed and all your checks have cleared.

Upon processing, Navy Federal will forward a complimentary initial supply of checks, printed with your name and address and any joint owner's name. You'll also receive a copy of the disclosure, a *Schedule of Fees and Charges*, a check register/holder and a *Check Order Selections* brochure.

# Navy Federal® Checking Application *(Switchkit)*

For Office Use Only	
Access No.	<input type="text"/>
Savings No.	<input type="text"/>

A. Your Information			
<input type="checkbox"/> Male <input type="checkbox"/> Female	Name: First	MI	Last Suffix
Home Address: Street <small>Cannot Be a Post Office Box</small>		City	State Zip Code
Mailing Address: Street <small>If Different from Above Address</small>		City	State Zip Code
Date of Birth (MM/DD/YY) / /	Social Security No. (SSN) - -	Home Phone No. - -	
Cell or Other Contact No. - -	Email Address		
Driver's License or Government ID No./State	Issue Date (MM/DD/YY) / /	Exp. Date (MM/DD/YY) / /	

B. Employer Information/Other Source(s) of Income			
Employer's Name			Office Phone No. - -
Employer's Address: Street		City	State Zip Code
Type of Business	Job Title	No. of Years	
Other Source(s) of Income (Stocks, Alimony, Pension, etc.)			

C. Products and Services <i>(You'll receive the products and services checked unless you indicate otherwise.)</i>	
<input checked="" type="checkbox"/> Checking accounts with free Visa® Check Card <i>(If you do not select a type, an Everyday Checking account will be opened automatically.)</i>	
<input type="checkbox"/> Active Duty Checking® <input type="checkbox"/> e-Checking <input type="checkbox"/> Everyday Checking <input type="checkbox"/> Flagship Checking <input type="checkbox"/> Campus Checking	
<input type="checkbox"/> I want Checking Line of Credit—Minimum \$500 <i>(Subject to credit approval)</i>	
Annual Salary \$ _____	Length of Time at Residence _____ Monthly Payment \$ _____ <input type="checkbox"/> Rent <input type="checkbox"/> Own
<input type="checkbox"/> I do not want a Navy Federal checking account.	
<input checked="" type="checkbox"/> Navy Federal Online® Account Access    Email address if different than listed above _____	
<input type="checkbox"/> I do not want Navy Federal Online Account Access.	

D. Survivorship Selection <i>(Check one.)</i>	
The survivorship designation on my membership/savings account applies to all other joint accounts with the same joint owner, unless specifically designated otherwise for a particular account.	
<input type="checkbox"/> Joint Account – No Survivorship <i>(On the death of an account owner, the deceased's shares pass to the estate.)</i>	<input type="checkbox"/> Joint Account – With Survivorship <i>(On the death of an account owner, the deceased's shares pass to the surviving owner.)</i>
The survivorship designation on my membership/savings account applies to all other joint accounts with the same joint owner, unless specifically designated otherwise for a particular account in writing. If a survivorship option has not been indicated here, your accounts will be designated as Joint <i>with</i> Survivorship.	
Signature of Applicant ▶	Signature of Joint Owner ▶

**Additional information on reverse.**

For Office Use Only	
Employee No.	<input type="text"/>
Checking No.	<input type="text"/>
SOB Code	<input type="text"/> <input type="text"/> <input type="text"/>



E. Joint Owner Information			
<input type="checkbox"/> Male	Name: First	MI	Last
<input type="checkbox"/> Female			Suffix
Current Home Address: Street		City	State
Cannot Be a Post Office Box			Zip Code
Date of Birth (MM/DD/YY)	Social Security No. (SSN)	Home Phone No.	
/ /	- -	- -	
Cell or Other Contact No.	Email Address		
- -			
Driver's License or Government ID No./State	Issue Date (MM/DD/YY)	Exp. Date (MM/DD/YY)	
	/ /	/ /	
Employer's Name	Office Phone No.		
	- -		
Employer's Address: Street	City	State	Zip Code
Type of Business	Job Title	No. of Years	
Other Source(s) of Income (Stocks, Alimony, Pension, etc.)			

### F. Disclosure

I/We acknowledge that membership at Navy Federal Credit Union comes with certain ongoing responsibilities. By signing this document, I/we agree to all terms and conditions in the Important Disclosure Booklet and all other disclosed terms and conditions of all accounts and services that I/we may receive at Navy Federal. These terms and conditions will be disclosed in accordance with applicable state and federal laws.

**Security Interest:** I/We acknowledge and pledge to Navy Federal a statutory lien in my/our shares and dividends on deposit in all joint and individual accounts and any monies held by Navy Federal now and in the future, to the extent of any loan made and any charges payable. The statutory lien does not apply to shares in any Individual Retirement Account.

I/We acknowledge and pledge to Navy Federal a security interest in the collateral securing loan(s) that I/we have with Navy Federal now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of the loan. This security interest in collateral securing other loans does not apply to any loan(s) on my/our primary residence.

**A qualifying Military Direct Deposit of Net Pay must post to your Active Duty Checking account within 90 days of account opening. If the Military Direct Deposit stops for more than 90 days, the account converts to an EveryDay Checking account.**

Campus Checking accounts convert to e-Checking accounts on the member's 25th birthday. When this occurs, the terms of the e-Checking account will apply. You will be notified of this change. Please see Navy Federal's current *Schedule of Fees and Charges* for important account information.

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, including joint owners and authorized signers. *What this means for you:* When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. It may be necessary for Navy Federal to restrict account access or delay the approval of loans pending further verification. Property may be transferred to the appropriate state if there has been no activity within the time period specified by state law.

### G. Certifications and Signatures (All signatures are required.)

**By signing, I/we acknowledge that I/we have read and agree to the information/disclosure above.**

Under penalties of perjury, I certify that (1) the SSN provided on this form is correct, (2) I am not subject to backup withholding, and (3) I am a U.S. citizen or U.S. resident alien, unless I have checked the box below. **The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

Signature of Applicant	Date (MM/DD/YY)
▶	/ /

**By checking this box, I certify that I am a non-resident alien and I have completed a Form W-8BEN.**

Signature of Joint Owner	Date (MM/DD/YY)
▶	/ /

**By checking this box, I certify that I am a non-resident alien and I have completed a Form W-8BEN.**

# Navy Federal Credit Union® Direct Deposit of Net Pay Enrollment

Name: First	MI	Last	Suffix
Current Home Address: Street	City	State	Zip Code

I hereby authorize the company named below to initiate Direct Deposits to the account indicated.  
 Company name: \_\_\_\_\_

## Account Information

<b>Navy Federal Credit Union</b>	Account No. 1 <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market	Account No. (10 digits, not Access Number)	Amount of Deposit <input type="checkbox"/> Net Pay <input type="checkbox"/> Other \$ _____
<b>2560-7497-4</b>	Account No. 2 <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market	Account No. (10 digits, not Access Number)	Amount of Deposit <input type="checkbox"/> Net Pay <input type="checkbox"/> Other \$ _____

This authorization is to remain in effect until the payment office has received written notification from me to terminate the Direct Deposit.

Signature ▶	Date (MM/DD/YY) / /
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**Photocopy as Needed**

Navy Federal Credit Union

Forward completed form to any company that is automatically withdrawing funds from your checking account at your previous financial institution.

## Automatic Payment Change Notification

Name: First	MI	Last	Suffix	Social Security No. - -
Company to Receive This Form	Company Address: Street	City	State	Zip Code
Previous Financial Institution	Address: Street	City	State	Zip Code
New Financial Institution <b>Navy Federal Credit Union</b>	Address: Street <b>PO Box 3000</b>	City <b>Merrifield</b>	State <b>VA</b>	Zip Code <b>22119-3000</b>
			Routing No. for New Financial Institution <b>2560-7497-4</b>	
Previous Account No.	Amount of Payment	New Account No. (10 digits)	Daytime Telephone No. - -	

I hereby authorize this change in automatic payment, effective (Enter Date) \_\_\_\_\_, This authorization is to remain in effect until the payment office has received notification from me to terminate this automatic payment.

Signature ▶	Date (MM/DD/YY) / /
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**Photocopy as Needed**

Navy Federal Credit Union

Forward completed form to your previous financial institution.

## Checking Account Closure Notification

Previous Financial Institution	Account No.
Name on Account	Social Security No. - -
	Daytime Telephone No. - -
Name on Account	Social Security No. - -
	Daytime Telephone No. - -

- Cancel any automatic transfers effective (Enter Date) \_\_\_\_\_.
- Please send any remaining funds to my 10-digit account no. at Navy Federal Credit Union. \_\_\_\_\_ PO Box 3000, Merrifield, VA 22119-3000
- Please send a check payable to me/us for the remaining balance in the above-described account directly to me/us at this address:

Street: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

I hereby authorize this closure of my checking account, effective (Enter Date) \_\_\_\_\_.

Signature ▶	Date (MM/DD/YY) / /
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