

1-888-842-6328

For toll-free numbers when overseas, visit [navyfederal.org](http://navyfederal.org).

Collect internationally  
1-703-255-8837

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

Online at [navyfederal.org](http://navyfederal.org)

Or visit a branch

**Checks, Checkbook Covers and Accessories**

Pricing varies depending on style and quantity selected. Visit us online at [navyfederal.org](http://navyfederal.org) to see our product line and pricing.

**Checking Accounts**

**e-Checking**

- > Monthly service fee ..... \$5.00  
(waived with Direct Deposit or 20 or more Visa® Debit Card transactions during the statement period)

**Flagship Checking**

- > Monthly service fee ..... \$10.00  
(if average daily balance is less than \$1,500.00 during the statement period)

**Miscellaneous Checking, Checking Protection and Money Market Savings Account Fees**

- > Non-sufficient funds fee for checks and ACH Debit ..... \$29.00
- > Optional Overdraft Protection Service transaction ..... \$20.00
- > Stop payment for a single item ..... \$20.00  
For a series of items ..... \$25.00
- > Copy of, or information from, a paid or deposited item  
One request per month ..... No charge  
More than one (per copy) ..... \$1.00
- > Repeated checkbook balancing assistance (per 1/2 hour) ..... \$5.00
- > Payment of a Checking Line of Credit check that exceeds the approved credit limit ..... \$10.00
- > Money Market Savings Account excessive transactions (per item) ..... \$10.00
- > Bill Pay "Rush Delivery" (per transaction) ..... \$5.00

**Checking or Savings**

- > Returned checks, deposited or cashed ..... \$15.00
- > Cashier's checks, more than two checks per day (per check) ..... \$5.00
- > Inactive Member fee assessed on savings accounts of members age 24 and over with less than \$50.00, no activity in 12 months and no other Navy Federal products (per quarter) ..... \$3.00
- > Dormant Checking Account fee assessed on checking accounts of members age 24 and over with a combined savings and checking balance less than \$50.00, no activity in 12 months and no other Navy Federal products (per quarter) ..... \$3.00
- > Account number re-assignments (more than once in the same calendar year) ..... \$25.00

**Adjustment to a CO-OP ATM**

**Check Deposit**

- > 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 \$1,000.00 and contains an obvious alteration ..... \$2.00

**Returned CO-OP ATM Check Deposit**

- > For each adjustment initiated for deposit items processed and subsequently returned by the financial institution, the ATM owner will impose a fee per item at the time the adjustment is processed ..... \$6.00

**Money Transfers**

- > Bank wire transfer
  - Incoming ..... No charge
  - Outgoing—Domestic ..... \$14.00
  - Outgoing—International ..... \$25.00
- > Domestic and international cash transfer (maximum per order is \$10,000.00) ..... \$14.50
- > Western Union Quick Collect® ..... \$12.95

**Navy Federal Debit Card and CUCARD®**

- > Replacement card ..... No charge
- > Fees for expedited delivery
  - Card and system-generated PIN ..... \$17.45
  - Card and self-selected PIN ..... \$11.50
  - Replacement card ..... \$11.50
  - PIN only ..... \$5.95

**GO Prepaid Card**

- > Visa/PLUS® System ATM domestic and foreign cash withdrawal and balance inquiry ..... \$1.00 per transaction
- > Lost/stolen or replacement fee ..... \$5.00
- > Express delivery fee ..... \$5.00

**Visa Buxx Card**

- > Inactive fee (after six consecutive months with no transactions, the card will be charged until the balance is depleted or the cardholder makes another transaction) ..... \$1.00 per month
- > Visa/PLUS System ATM domestic and foreign cash withdrawal and balance inquiry ..... \$1.00 per transaction
- > Lost/stolen or replacement fee ..... \$5.00
- > Express delivery fee ..... \$5.00

**Visa Gift Card**

- > After 12 consecutive months of no activity, the card will be charged \$5.00 per month until the balance is depleted or the cardholder makes another purchase
- > Lost/stolen or replacement fee ..... \$5.00
- > Express delivery fee ..... \$5.00

**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 document, not to exceed the local jurisdiction fee maximum ..... \$5.00 per

Notary Public Service is applicable in all jurisdictions except California and Louisiana. 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 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 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	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	None	None	Not Applicable	Not Applicable
<b>Rejected transactions</b> Result from account-related problems such as non-sufficient funds, request exceeds limit, etc.	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.
<p><b>Reminders:</b></p> <ul style="list-style-type: none"> <li>&gt; Please ensure that you have sufficient funds in your account to cover the withdrawal and the fee.</li> <li>&gt; 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.</li> <li>&gt; Deposits can be made at Navy Federal-owned ATMs and CO-OP Network ATMs.</li> <li>&gt; Loan payments can only be made at Navy Federal-owned ATMs.</li> <li>&gt; You cannot transfer funds to another member's account, including family members, via the ATM.</li> <li>&gt; Some financial institutions, for example in the Visa/PLUS System network, may charge you a convenience fee for using their ATMs.</li> </ul>				

**Navy Federal Debit Card/GO Prepaid Card/CUCARD/Visa Buxx Card**

International Transactions—ATM and POS	
<b>Single Currency</b> Transactions made in foreign/international countries and in U.S. dollars.	0.8% of the transaction
<b>Multi-Currency</b> Transactions made in foreign/international countries and in a foreign currency.	1% of the transaction

