

Program currently available in the following states:

Florida

Georgia

North Carolina

Virginia

See pages 2-3 for branch details.

For account inquiries, purchases and servicing, call **1-888-842-6328**.

For rates, online banking and applications, or to find a branch near you, visit navyfederal.org.

SAVE BIG ON YOUR NEXT MOVE

Moving to a new community often means paying substantial security deposits to set up your utilities. If you qualify, our Utility Deposit Guarantee Program can help you avoid these sometimes steep costs. We'll save you hundreds, all for a low, non-refundable \$30 fee¹ for each utility.

Once you're in the program, electric, water and other participating utility companies won't require a cash deposit. That's because Navy Federal guarantees reimbursement to the utility company up to a pre-determined limit in the event that you default on paying your bill.

HOW TO QUALIFY

1. If you haven't already, sign up for Direct Deposit.
2. You must be new to the area or setting up utility service for the first time in an area. The program is not retroactive for previously paid security deposits. You'll receive only one voucher per utility per household—if you have two electric meters at one location, you can only receive coverage for one.
3. Complete a Utility Deposit Guarantee Program application at one of our participating branches.

HOW IT WORKS

1. Once approved, you'll be issued a separate voucher for each utility.
2. Present your vouchers to your utility companies prior to initial billing to have the security deposits waived.

PROGRAM GUIDELINES

1. Enrollment in the program doesn't automatically guarantee service from a utility. You must also meet each utility company's criteria for initiating service.
2. Navy Federal cannot act as a representative or intermediary for either you or the utility company in resolving disputes.
3. If a utility company won't accept a voucher and Navy Federal has to pay a

deposit, this amount will be deducted from your account without prior notice. We'll also initiate action to collect any remaining unpaid balances. Failure to pay Navy Federal can result in denial of future credit requests.

4. Should an unpaid utility bill exceed the Navy Federal voucher guarantee, you must pay the remaining balance to the utility. Failure to do so could negatively affect your credit.
5. Should you default on one utility, you won't be permitted to re-enter the program, although you can continue deposit-free with those utilities that still hold you in good standing.
6. This program is not a bill-pay service, nor is it a substitute for any payment you owe a utility company. You're responsible for timely payment in full.

FAQS

Q: Is the Utility Deposit Guarantee Program available for all members?

A: The program was designed specifically for our military members who frequently relocate, but any member can apply.

Q: Is the Utility Deposit Guarantee Program considered a loan?

A: No. By participating in the program, you aren't borrowing money, so there's no entry on your credit report. The program simply alleviates the burden of paying multiple utility deposits. It also acts like an insurance policy for the utility companies by guaranteeing them payment up to a specified amount in the event of a default on the final payment. You still owe the utility companies for payment of the bill balance if the amount owed exceeds the Navy Federal guaranteed deposit amount.

PARTICIPATING STATES AND BRANCHES²

FLORIDA

Atlantic Village

Atlantic Village Shopping Center
961 Atlantic Boulevard

Fleming Island

1826 Town Center Boulevard

Jacksonville

Avenues Walk

10480 Avenues Walk Boulevard

Brooklyn Station

Brooklyn Station Shopping Center
150 Riverside Avenue, Suite 101

NAS Jax

Timuquana Commerce Center
7231 Golden Wings Road

Oakleaf

Oakleaf Town Center
8180 Merchants Gate Drive, Unit T102

Orange Park

6100 Collins Road

Regency Square

Regency Square Commerce Center
9583 Regency Square Boulevard

River City

River City Marketplace
550 Airport Center Drive

St. Johns

11270 St. Johns Industrial Parkway S.

Mayport

Naval Station Mayport
Massey Avenue, Building 460

GEORGIA

Columbus

Fort Benning
Columbus Park Crossing South
Shopping Center
5550 Whittlesey Boulevard, Suite 820

Kings Bay

1229 USS Daniel Boone Avenue

Richmond Hill

The Shoppes at Harris Trail
3490 US Highway 17

St. Marys

1195 Charlie Smith Sr. Highway

NORTH CAROLINA

Havelock

121 US Highway 70 West

Jacksonville

Western Boulevard

1171 Western Boulevard

Yopp Road

Freedom Shopping Center
422 Yopp Road

Piney Green Road

2830 Piney Green Road

VIRGINIA

Chesapeake

Cahoon Commons

Cahoon Commons Shopping Center
508 Bud Drive

Chesapeake Square

Chesapeake Square Commons
2124 Starmount Parkway

Gainsborough Square

Gainsborough Square Shopping Center
111 Gainsborough Square

Greenbrier

Greenbrier Mall
1020 Eden Way North

Hanbury Village

Hanbury Village Shopping Center
241 E. Hanbury Road

Mt. Pleasant Marketplace

1464 Mt. Pleasant Road, Suite 11

Colonial Heights

Fort Lee
Southpark Crossing Shopping Center
1080 Temple Avenue

Hampton

Hampton

50 Hampton Club Drive

Peninsula Town Center

2023 Von Schilling Drive

Newport News

Newport News

Villages of Stoney Run
12828 Jefferson Avenue

Oyster Point

Marketplace Tech Center
12070 Jefferson Avenue, Suite 1810

Norfolk

Janaf

Janaf Crossings
1140 N. Military Highway, Suite 820

Lascara

1530 International Boulevard

Naval Station Norfolk

7979 Hampton Boulevard

Newtown Road

6370 N. Newtown Road

NSA Norfolk

Naval Support Activity Hampton Roads
1467 Ingram Street, Building NH-18

Portsmouth

Churchland

5627 W. High Street

Naval Medical Center Portsmouth

620 John Paul Jones Circle
Building 3, 2nd Floor

Portsmouth Center

303 County Street

Richmond

North Richmond
5445 Glenside Drive

Suffolk

1202 N. Main Street, Suite 140

Virginia Beach

Dam Neck

Fleet Combat Training Center Dam Neck
Dam Neck Annex, Building 200

Holland Road

Holland Windsor Crossing
3929 Holland Road

Kempsville

Providence Square Shopping Center
5269 Providence Road

Lake Shores Plaza

Lake Shores Plaza Shopping Center
5193 Shore Drive, Suite 116

Lynnhaven

2977 Sabre Street

Oceana

Naval Air Station Oceana
5th Street and Hornet Drive
Building 528

Pembroke

Collins Square Shopping Center
4001 Virginia Beach Boulevard
Suite 132

Red Mill

Red Mill Walk Shopping Center
2261 Upton Drive

Regency Hilltop

Regency Hilltop Shopping Center
1952 Laskin Road, Suite 513

Salem Road

1772 Salem Road

Williamsburg

Settler's Market
5226 Monticello Avenue, Suite F-100

Federally insured by NCUA.

¹Fee subject to change. ²Not every utility company in these areas has elected to participate in the Utility Deposit Guarantee Program. Check with one of these Navy Federal branches for a list of participating utilities. © 2017 Navy Federal NFCU 2151e (5-17)

The Utility Deposit Guarantee Program (UDGP) was established by Navy Federal Credit Union (NFCU®) so that members newly arriving in an area would not have to post security deposits normally required by participating utility companies. UDGP provides no other benefits or privileges. It is not a bill paying service, nor does participation in the UDGP in any way guarantee service from the utility company. The participating member remains wholly responsible for paying all utility bills in full and on time. NFCU will not act as a representative or intermediary for either the participating member or the utility company in the event of a dispute between them. UDGP is only for members newly arriving in the area and is not retroactive for previously paid security deposits. NFCU will guarantee only one security deposit per type of utility service, per household.

1. The Applicant understands and agrees that to participate in the UDGP, he/she must be a member of NFCU and, if approved for participation, must pay a **non-refundable fee** in the amount of \$30.00 for each type of utility service covered under the UDGP.
2. The Applicant understands and agrees that NFCU may deny the Applicant's request for participation in the UDGP on the basis of the Applicant's past financial record, previous default by the Applicant or Applicant's Spouse under the UDGP, or for any other sufficient reason. NFCU may also terminate or deny the Applicant's participation in the UDGP if notified by the utility company that a full cash security deposit is required or if there are other deposit arrangements not stipulated in Item 7. If the Applicant's request for participation is denied, NFCU shall be under no obligation to make any payments to the utility company on behalf of the Applicant.
3. The Applicant understands and agrees that participation in the UDGP does not entitle the Applicant to a waiver of any security deposit which the utility company may require under its normal operating procedures in excess of the amount stated in Item 9B, and that such participation does not constitute a guarantee of continued utility company service.
4. The Applicant agrees to reimburse NFCU for any payments made by NFCU to the utility company on the Applicant's behalf, provided that payment by NFCU to the utility company will not be made until utility service has been disconnected for at least 30 days. The Applicant understands and agrees that a request from the utility company for payment on behalf of the Applicant shall be considered authorization by the Applicant for NFCU, without prior notice, to deduct the amount paid to the utility company from the Applicant's share savings and, if necessary, his/her Sharechek® account. The Applicant also understands and agrees that if the utility company's unpaid bill exceeds the liability of NFCU as set forth in Item 9B, the Applicant is liable to the utility company for the amount in excess of NFCU's liability, and further understands that processing of a default claim from the utility company by NFCU, even if ultimately paid by, or recovered from the Applicant, will prevent his/her future participation in the UDGP, and may negatively impact future requests for credit from NFCU.
5. The Applicant further understands and agrees that if deduction from his/her account(s) as described in Item 4 does not fully cover the payment made by NFCU to the utility company, NFCU may initiate collection action for the unrecovered amount together with reasonable collection costs incurred, including attorney fees. **The Applicant further understands that if NFCU suffers a loss resulting from the Applicant's default under this agreement, derogatory information may be furnished to national Credit Reporting Agencies.**
6. The Applicant authorizes NFCU to release contact and employer information concerning the Applicant's financial affairs to the utility company, and also authorizes the Department of Defense and its various departments and commands to verify information provided by the Applicant, and to disclose the Applicant's home address to authorized NFCU officials.
7. If the undersigned Applicant is approved for participation in the UDGP, NFCU agrees to pay the utility companies listed in Items 9A and 9B, herein referred to as "the utility company," for any losses, costs or expenses incurred by the utility company as a result of the Applicant's default in timely payment for the service listed in Item 9B furnished by the utility company; provided, however, that NFCU will not pay the utility company more than the maximum amount listed in Item 9B on behalf of the Applicant, and that such liability applies only to overdue amounts occurring within the amount of time listed in Item 9B from the date of this Application/Agreement.
8. The application acknowledges, understands, and accepts the complete responsibility for settling all utility company accounts in full. Regardless of any agreement the applicant may have with other persons at the applicant's address who share the utility service.

9A TO BE COMPLETED BY APPLICANT (PLEASE USE BLACK INK AND PRINT CLEARLY)

MEMBER'S NAME (FIRST		MI	LAST	SUFFIX)
MEMBER'S SHARE SAVINGS NO.	MEMBER'S ACCESS NO.	NEW UTILITY CUSTOMER? <input type="checkbox"/> YES <input type="checkbox"/> NO		DIRECT DEPOSIT COLLECTED? (DDNP) <input type="checkbox"/> YES <input type="checkbox"/> NO
ADDRESS AT WHICH UTILITY SERVICE WILL BE INITIATED			IS THIS A CHANGE OF ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO	
MEMBER'S HOME TELEPHONE NO. ()	MEMBER'S WORK TELEPHONE NO. ()	MEMBER'S SSN., MILITARY ID, OR DRIVER'S LICENSE		
MEMBER'S EMPLOYER OR DUTY STATION (NAME AND ADDRESS)		RELEASE DATE (MO., YR.) (MILITARY MEMBERS ONLY) <input type="checkbox"/> CHECK HERE IF INDEFINITE		
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH MEMBER		RELATIONSHIP TO MEMBER	TELEPHONE NO. OF RELATIVE ()	
NAMES OF PERSON(S) (ADULTS) RESIDING AT MEMBER'S HOUSEHOLD	RELATIONSHIP TO MEMBER	EMPLOYER OF PERSON(S)		
UTILITY COMPANY 1		UTILITY ACCOUNT NO.		
UTILITY COMPANY 2 (COMPLETE ONLY IF APPLYING FOR MORE THAN ONE GUARANTEE)		UTILITY ACCOUNT NO.		
UTILITY COMPANY 3 (COMPLETE ONLY IF APPLYING FOR MORE THAN ONE GUARANTEE)		UTILITY ACCOUNT NO.		

I certify that all information provided by me is true and complete. (Section 1014 Title 18 U.S. Code makes it a Federal crime to knowingly make a false statement or report in the Application/Agreement for the purpose of influencing a Federal Credit Union.)

MEMBER'S SIGNATURE		DATE (MO., DAY, YR.) — —
NFCU PRINTED EMPLOYEE NAME	EMPLOYEE NUMBER	DATE (MO., DAY, YR.) — —

9B OFFICE USE ONLY

UTILITY COMPANY 1	UTILITY CODE	TYPE OF SERVICE
MAXIMUM AMOUNT GUARANTEED \$	MAXIMUM DURATION OF GUARANTEE YEARS	UDGP FEE PAID <input type="checkbox"/> YES <input type="checkbox"/> NO
UTILITY COMPANY 2	UTILITY CODE	TYPE OF SERVICE
MAXIMUM AMOUNT GUARANTEED \$	MAXIMUM DURATION OF GUARANTEE YEARS	UDGP FEE PAID <input type="checkbox"/> YES <input type="checkbox"/> NO
UTILITY COMPANY 3	UTILITY CODE	TYPE OF SERVICE
MAXIMUM AMOUNT GUARANTEED \$	MAXIMUM DURATION OF GUARANTEE YEARS	UDGP FEE PAID <input type="checkbox"/> YES <input type="checkbox"/> NO



Navy Federal® Utility Deposit Guarantee Program Certificate

Date ____ / ____ / ____

Approved Member/Applicant

Expiration Date (Mo., Day, Yr.)

Utility Service Address

This voucher/certificate certifies that the above-named individual is a member of Navy Federal Credit Union and is participating in the Utility Deposit Guarantee Program, and is entitled to the benefits of the Agreement for the Waiver of Security Deposits between Navy Federal Credit Union and _____, _____.

(Utility Company) (Utility Account Number)

Employee Printed Name

Employee Number

To Utility Company: This voucher/certificate is **not** valid unless the customer/member is either (1) establishing a new utility account with you, or (2) is transferring an existing account to a new address. You must **not** accept this voucher/certificate past the expiration date stated above, and this voucher/certificate is **not** valid past said date.



UDGP DIRECT DEPOSIT ENROLLMENT

(Forward completed forms to your payroll office or any other paying agency.)

NAME (FIRST	MI	LAST	SUFFIX)	SOCIAL SECURITY NUMBER
				- -
ADDRESS (STREET	CITY		STATE	ZIP CODE)

I hereby authorize _____, as the payment office, to initiate Direct Deposits to the accounts indicated below:
(payroll office/paying agency)

DEPOSITORY NAME	ROUTING/TRANSIT NUMBER
NAVY FEDERAL CREDIT UNION	2560-7497-4
PRIMARY ACCOUNT	AMOUNT OF DEPOSIT
<input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS	<input type="checkbox"/> NET PAY <input type="checkbox"/> OTHER \$ _____
ACCOUNT NO. _____	

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

SIGNATURE	DATE (MO., DAY, YR.)
	- -

REMINDER: You only qualify for the Utility Deposit Guarantee Program after you have proven you have established Direct Deposit.