

HIGHLIGHTS

Navy Federal Debit Card

Thousands of free ATMs nationwide

Checking protection options

Digital banking²

ATM fee rebates

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 Made Easy!

Checking Accounts to Suit Your Needs

Navy Federal offers 5 unique checking choices, so you can pick the option that best fits your lifestyle.

All our checking accounts earn dividends. Other features include:

- a Navy Federal Debit Card
- thousands of free ATMs nationwide¹
- digital banking² with Bill Pay
- checking protection options
- convenient mobile deposits²
- complimentary checks available

Direct Deposit

For fast and safe access to your paycheck, sign up for direct deposit. You'll:

- **save time.** Your funds will be deposited automatically on your pay date. And, with our Free Active Duty Checking[®] account, you'll receive funds up to one business day early!³
- **enjoy convenience.** You'll avoid disruptions accessing your money when you're away from home.
- **protect yourself.** Minimize the risk of ID theft or mail fraud.

To learn more about direct deposit, visit navyfederal.org, call 1-888-842-6328 or visit any of our branches worldwide. For a prepopulated direct deposit enrollment form, sign in to online banking.

	Free Active Duty Checking For the military	Free Easy Checking ATM fee rebates	Free Campus Checking For ages 14-24 ⁴	Free EveryDay Checking Basic account	Flagship Checking Provides tiered dividends
Pays dividends Visit navyfederal.org or call 1-888-842-6328 for current rates.	Yes	Yes	Yes	Yes	Yes, based on balance. Tiers: \$1,500-\$9,999; \$10,000-\$24,999; \$25,000 & over
ATM fee rebates	Up to \$20 per statement period	Up to \$10 per statement period	Up to \$10 per statement period	Not applicable	Up to \$10 per statement period; direct deposit required
Access to thousands of free ATMs¹	Free	Free	Free	Free	Free
Digital banking² with Bill Pay⁵	Free	Free	Free	Free	Free
Minimum balance to open	None	None	None	None	None; \$1,500 to earn dividends
Service fee per statement period	None; qualifying military direct deposit required	None; direct deposit or 20 Navy Federal debit transactions ⁷	None; must be ages 14-24	None	None if average daily balance is \$1,500 or more; \$10 if less than \$1,500
Checks	Free personalized traditional checks for the life of the account	Available	Available	Available	Available

¹There are no fees for members who use their Navy Federal Debit Card at CO-OP Network[®] ATMs, in addition to participating California Walgreens. ²Message and data rates may apply. Visit navyfederal.org for more information. ³Available for Free Active Duty Checking only. To qualify for this account, military direct deposit must post to your Free Active Duty Checking account within 180 days of account opening. If the direct deposit stops for more than 180 days, the account converts to a Free EveryDay Checking account. ⁴Must maintain a daily ending balance of \$1,500 to earn dividends. ⁵The Bill Pay Service is provided to you at no cost. The charge for the optional Bill Pay Rush Delivery service is specified in Navy Federal's *Schedule of Fees and Charges*, which can be found at navyfederal.org. ⁶At the age of 25, the account will be converted to a Free EveryDay Checking account automatically. ⁷If the account does not meet the 20 Navy Federal Debit Card transactions or the Direct Deposit requirement for 6 consecutive statement periods, the account will be converted to a Free EveryDay Checking account.

To Open Your Account

Once you've selected the checking account that suits you, complete the enclosed application or go to navyfederal.org. You can mail your initial deposit with your application or transfer money from your Navy Federal savings account. Upon processing, Navy Federal will forward a complimentary starter supply of checks printed with your name, address and joint owner's name. You'll also receive a copy of the account's disclosure, a *Schedule of Fees and Charges*, a check register/holder and a *Check Order Selections* brochure.

Navy Federal Debit Card

Your Navy Federal Debit Card is safer than cash and more convenient than a check. Plus, you can use it at millions of merchants worldwide that accept Visa® and get cash back at the register at participating merchants. The money for purchases comes directly from your checking account. There are no interest rate charges or monthly/annual fees.

Also, you can get cash at ATMs worldwide. At Navy Federal ATMs, you can also view account balances, make deposits and loan payments, and transfer funds between your Navy Federal accounts.

Checking Protection Options

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

- **Overdraft Savings Transfers** may cover check and ACH overdrafts and debit card point-of-sale transactions that post to your checking account by transferring money from your linked share savings account, as long as funds are available to cover the full transaction amount. This service is free of charge.¹

- **Checking Line of Credit (CLOC)²** is a credit product that requires credit approval. It automatically pays checking account overdrafts from its available credit line. There's no transaction fee, and credit lines are generally \$500. Apply for a CLOC online at navyfederal.org or by calling 1-888-842-6328.

- **Optional Overdraft Protection Service³ (OOPS)** allows us to authorize overdraft transactions with your permission. With exceptions, you'll be charged a \$20 fee per daily overdraft per account. You're eligible to opt in after 90 days of membership and if you're at least 18 years old. Opt in at navyfederal.org, by calling 1-888-842-6328 or by visiting a branch. For more information on the service, see the OOPS disclosure (Form 657).

Just remember that you should bring the account to positive status promptly. OOPS is limited and only available up to \$500. However, due to fees, the outstanding OOPS balance may exceed the \$500 limit by up to \$50 (for a total of \$550).³

24/7 Digital Banking⁴

You can access and manage your account from anywhere in the world. With digital banking, you can:

- view account balances and verify payments
- transfer funds between accounts
- pay bills
- reorder checks and accessories
- request withdrawals
- view eStatements

Navy Federal Credit Union is federally insured by NCUA. ¹The Overdraft Savings Transfer moves funds, at no charge to you, from a linked share savings account to your checking account when there are insufficient or unavailable funds in your checking account. Funds in your share savings account will not automatically transfer to cover a debit card point-of-sale authorization. Your share savings account is linked to your checking account of choice, unless you decline Overdraft Savings Transfer coverage. See the NCUA Important Disclosures (NFCU 606) for more information. ²Checking Line of Credit is a credit product and subject to credit approval. Generally, credit limits are \$500. Criteria such as length of membership, direct deposit, and Active Duty status may be considered in addition to creditworthiness for higher credit limits, up to \$5,000 for Active Duty servicemembers and \$3,000 for members not in Active Duty military service. ³If your checking account becomes overdrawn due to a check, ACH, or debit card point-of-sale transaction posting to your account, Navy Federal will first use the Overdraft Savings Transfer to reduce or eliminate the overdrawn amount before using OOPS. To determine whether a transaction may cause an overdraft, it is important to understand that your checking account has two kinds of balances: the Available Balance and the Current Balance. Should the account remain overdrawn beyond 30 days of the initial transaction posting, OOPS privileges will be revoked temporarily and the service frozen. Navy Federal pays overdrafts at our discretion. ⁴Message and data rates may apply. Visit navyfederal.org for more information. © 2025 Navy Federal NFCU 1120ep (2-25)