

Navy Federal®

Free Easy Checking Account Fees and Terms

As of 6/23/2025

Account Opening and Usage	Direct deposit or 20 Navy Federal Debit Card transactions (any combination of posted debit card purchases or ATM withdrawals) required. You may qualify for direct deposit if you have (1) a recurring ACH from employer, military pay, or certain government agency pay or benefits in your name that is deposited into a Navy Federal deposit account where you are Primary or Secondary Owner; OR (2) Mobile deposits, ATM deposits, Branch deposits, payments from the FedNow® Payment network, the Real Time Payment network, or third-party services that facilitate payments to your debit card using the Navy Federal Credit Union Debit Card totaling at least \$500 and recurring for at least 3 out of 4 consecutive months that are deposited into Navy Federal deposit accounts where you are Primary Owner; OR (3) monthly Non-payroll ACH or Payroll allotment totaling at least \$500 and recurring for at least 3 out of 4 consecutive months that are deposited into Navy Federal deposit accounts where you are Primary Owner; OR (4) monthly Non-payroll ACH or Payroll allotment totaling at least \$500 and recurring for at least 3 out of 4 consecutive months that are deposited into Navy Federal deposit accounts where you are Secondary Owner. If the account does not meet the 20 Navy Federal Debit Card transactions for 6 consecutive statement periods or the direct deposit requirement for 6 consecutive statement periods, the account will be converted to a Free EveryDay Checking account.	
	Minimum deposit to open	\$0.00
	Monthly service fee	\$0.00
	Dividends	Yes
Overdraft Options	Bill Pay service fee	\$0.00
	Navy Federal ATM fee	\$0.00
	CO-OP Network® ATM fee	\$0.00
	Non-Navy Federal/Non-CO-OP Network ATM fee (overseas included)	\$1.00
Processing Policies	Dormant checking account fee	\$3.00
	Stop-payment fee	\$20.00
	Current rates may be obtained online at navyfederal.org .	
	The owner of a non-Navy Federal ATM may charge a fee. Up to \$10.00 in ATM fee rebates per statement period.	
Dispute Resolution	Assessed after 365 days of inactivity on accounts with a combined checking and savings balance of less than \$50.00 and no other Navy Federal products during that time.	
	If stopping a series of checks, the fee is \$25.00.	
	Navy Federal Credit Union offers Checking Protection options in order to authorize overdraft transactions and avoid NSF fees.	
	No overdraft service	\$0.00
Dispute Resolution	Overdraft transfer fee from savings	\$0.00
	Checking Line of Credit (CLOC) transfer fee	\$0.00
	Optional Overdraft Protection Service (OOPS)	\$20.00
	Maximum number of overdraft fees per day	1
Dispute Resolution	Minimum overdrawn balance required to trigger a fee	\$50.00
	Extended overdraft fee	\$0.00
	If you choose not to opt in to any kind of overdraft service, ATM and point-of-sale (POS) debit card transactions that would cause an overdraft will be declined at no cost to you.	
	Payment of a check that exceeds your approved credit limit is \$10.00.	
Dispute Resolution	Total overdrafts cannot exceed \$500, including fees. However , your account may become overdrawn in excess of the \$500 limit due to fees. See the Optional Overdraft Protection Service (OOPS) Disclosure (Form 657).	
	You will not be charged a fee on transactions of \$20.00 or less.	
	Navy Federal Credit Union posts items presented on your account in the following order:	
	1. All Credits 2. ATM Debits (from smallest to largest) 3. POS Debits (from smallest to largest) 4. ACH Debits (from smallest to largest) 5. Checks ¹ (from smallest to largest)	
Dispute Resolution	Funds deposited to your account are generally available for withdrawal (Longer Delays May Apply):	
	Cash Deposit With Teller	same business day
	Cash Deposit With ATM	same business day
	Check Deposit With Teller	next business day ²
Dispute Resolution	Check Deposit With ATM	next business day ³
	Direct Deposit	same business day ⁴
	Wire Transfer Deposit	same business day
	Mobile Deposits	next business day ⁵
Dispute Resolution	¹ Subject to Funds Availability Policy .	
	² The first \$275 of a deposit of checks will be available on or before the first business day after we are considered to have received your deposit. The remaining amount will be available for withdrawal the second business day after we are considered to have received your deposit.	
	³ The first \$275 will be available the first business day after we are considered to have received your deposit. Any remaining funds will be available the second business day after we are considered to have received your deposit. Deposits at nonproprietary ATMs (ATMs we do not own or operate) are not available until the fifth business day after the date of deposit.	
	⁴ Direct deposit is available the same business day, but at midnight.	
Dispute Resolution	⁵ Up to \$275 of mobile check deposits will be available the first business day after the deposit is approved. The balance of deposits will generally be available by the third business day.	
	If you have a dispute regarding your account or the service you have received, please contact us at 1-888-842-6328.	

Federally insured by NCUA.