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**Checking Accounts**

**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 Share Savings Account Fees**

- > Non-sufficient funds fee (NSF) charged once at the first presentment of a check or ACH when returned because of insufficient funds ..... \$29.00
- > Optional Overdraft Protection Service (OOPS) transaction for checking accounts<sup>1</sup> (maximum 1 fee per day) ..... \$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  
1 request per month ..... No charge  
More than 1 (per copy) ..... \$1.00
- > Repeated checkbook balancing assistance (per 1/2 hour) ..... \$5.00

**Checking or Savings**

- > Cashier's checks, more than 2 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 reassignments (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 6 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

**Navy Federal Debit Card/CUCARD®**

**Mailing Fees**

- > First-Class USPS, new or replacement card\* ..... Free
- > First-Class USPS, system-generated PIN\* ..... Free
- > Overnight delivery, new or replacement card (digital, free)  
—Weekday delivery ..... \$12.00  
—Saturday delivery ..... \$20.00
- > Overnight delivery, system-generated pin (self-select free)  
—Weekday delivery ..... \$12.00  
—Saturday delivery ..... \$20.00

\*The date of delivery depends on the postal service in your area.

**GO Prepaid Card**

- > Inactive fee (after 6 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
- > Non-Navy Federal/Non-CO-OP Network ATM ..... \$1.00 per transaction
- > Lost/stolen or replacement fee ..... \$5.00
- > Overnight delivery fee
  - Weekday delivery ..... \$12.00
  - Saturday delivery ..... \$20.00

**Visa® Gift Card**

- > Inactive fee (after 12 consecutive months with no transactions, the card will be charged until the balance is depleted or the cardholder makes another transaction) ..... \$5.00 per month
- > Lost/stolen or replacement fee ..... \$5.00
- > Overnight delivery fee
  - Weekday delivery ..... \$12.00
  - Saturday delivery ..... \$20.00

Cards sold in branches in AZ, CT, HI, LA, ME, NH, NJ, RI and VT do not incur inactivity fees.

**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 2 per week..... No charge

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

Navy Federal-provided Notary Public services generally are available in all jurisdictions except California and Louisiana. In California, notary public services are limited to Navy Federal-related documents only. Navy Federal does not offer notary public services in Louisiana. Navy Federal does not notarize wills or advance directives due to legal requirements and ramifications associated with such documents. Navy Federal also does not notarize I-9 forms.

Current ATM and Point-of-Sale (POS) Fees				
Fees are subject to change.				
TRANSACTION TYPE	NAVY FEDERAL ATM	CO-OP NETWORK ATM	NON-NAVY FEDERAL/ NON-CO-OP NETWORK ATM	INTERLINK®/ MAESTRO®
Cash withdrawal <sup>2</sup>	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 <sup>3</sup>	None	None	Not Applicable	Not Applicable
<b>Rejected transactions</b> Result from account-related problems such as non-sufficient funds and request exceeds limit	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>Reminders:</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 5-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 or ATM networks outside of the Navy Federal/CO-OP networks may charge you an additional convenience fee for using their ATMs.</li> </ul>				

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

International Transactions—Non-Navy Federal ATMs and Point-of-Sale	
Point-of-sale transactions made in foreign countries include internet and ATM transactions made while you are in the U.S. (or in any other location) with merchants that process the transactions in foreign countries.	1% per transaction



<sup>1</sup>For more information, see the Optional Overdraft Protection Service Disclosure (NFCU Form 657).

<sup>2</sup>Navy Federal Gift Cards cannot be used to obtain cash from the ATM or cash back at the Point-of-Sale.

<sup>3</sup>GO Prepaid Cards and gift cards are not eligible for deposits at the ATM.