

# Checking Made Easy!

## Highlights

- 24-hour account access
- Free Visa® Check Card
- NAVchek® Line of Credit
- Over 1 million ATMs worldwide

## Checking accounts to suit your needs

As a Navy Federal member, you now have more checking choices than ever. You can pick the solution that makes money management easy, offers the features you want and, most importantly, fits the way you live.

All accounts earn dividends and come with:

- a free Visa Check Card, accepted at millions of merchant and ATM locations
- no transaction fees at Navy Federal and CO-OP Network ATMs
- more account access through *Navy Federal Online*®, free Web Bill Pay and CUCARD®
- an optional NAVchek Line of Credit

- online statements
- free initial order of personalized checks
- easy online check ordering

## Direct Deposit

This is the fastest way to get your pay-check or other regular monthly income into your checking account. Money is automatically deposited on the day funds are received at Navy Federal. Once you arrange for Direct Deposit (contact us, we'll set it up for you), allotment, or payroll deduction, let us know how you want your money divided among your other Navy Federal accounts. Just contact us online, at [navyfederal.org](http://navyfederal.org).

## To open your account

To open a checking account, simply apply online at [navyfederal.org](http://navyfederal.org).

## Checking Solutions Comparison Chart

	<b>Flagship Checking</b> Exclusive-tiered account	<b>e-Checking</b> Electronic checking	<b>EveryDay Checking</b> Free, basic account	<b>Campus Checking</b> For full-time students ages 14–21
<b>Pays Dividends</b> Visit <a href="http://navyfederal.org">navyfederal.org</a> or call 1-888-842-NFCU for current rates	Yes, based on balance. Tiers: \$1,500–\$9,999; \$10,000–\$24,999; \$25,000 & over	Yes	Yes	Yes
<b>ATM Rebates</b> (PLUS® System transaction charges)	Up to \$10 per statement period; Direct Deposit required	Up to \$10 per statement period	Not applicable	Up to \$10 per statement period
<b>CO-OP Network</b> (unlimited transactions)	Free	Free	Free	Free
<b>Account Access and Web Bill Pay</b>	Free	Free	Free	Free
<b>Minimum balance to open</b>	None; \$1,500 to earn dividends	None	None	None
<b>Service Fee</b> per statement period	None if average daily balance is \$1,500 or more; \$10 if less than \$1,500	None with Direct Deposit or 20 Visa Check Card transactions per statement period; otherwise, \$5	None	None
<b>Check writing privileges</b> per statement period	Unlimited	5 per statement period; 50¢ per check over 5	Unlimited	5 per statement period; 25¢ per check over 5

24-hour account management  
[navyfederal.org](http://navyfederal.org)

24-hour automated telephone service  
1-888-842-NFCU (6328)

Weekday phone service  
1-888-842-NFCU (6328)

Order checks online at  
[navyfederal.org](http://navyfederal.org) or  
1-800-509-9014

Weekdays  
TDD for the hearing impaired  
7:30 am to 7:30 pm  
1-888-869-5863

# Checking Made Easy!

You can mail your initial deposit or transfer money from your savings account with your application. Upon processing, Navy Federal will forward a complimentary initial supply of checks, printed with your name and address and any joint owner's name. You'll also receive a copy of the disclosure, a *Schedule of Fees and Charges*, a check register/holder and a *Check Order Selections* brochure.

## Visa Check Card

Your Visa Check Card is safer than cash and works like a check, only it's more convenient. Plus, you can use it at millions of merchants worldwide that accept Visa debit cards. Funds are deducted from your account at the time of purchase. There are no transaction charges, interest rate charges or monthly/annual fees.

Also, you can get cash at over a million ATMs worldwide, including those owned by Navy Federal, the CO-OP Network and the PLUS® System Network. And with Navy Federal ATMs, you can get account balances, make deposits and loan payments, and transfer funds between accounts. There may be a network fee if the ATM is not a Navy Federal or CO-OP Network ATM. However, **three of our checking accounts offer PLUS System ATM fee rebates.**

## 24-hour online account access

*Navy Federal Online Account Access* is our free, online account management service. You can view account balances, verify payments and checks clearing from your checking, savings and loan accounts. You can also:

- transfer funds among accounts
- pay bills online with free Web Bill Pay
- reorder checks and accessories
- request withdrawals
- view canceled checks online
- request e-Statements instead of mailed paper statements

## Overdraft Protection

Apply for NAVchek Line of Credit for your checking account. Unlike other financial institutions, NAVchek advances the exact amount—down to the penny—not in costly \$100 increments.

## Service fees

You may incur charges for a returned check due to insufficient funds in your account, a stop-payment request or more than one copy of paid checks.

## Check 21

The *Check Clearing for the 21st Century Act*, or Check 21, provides for a new payment documents called a "substitute check." This is an electronic image of the original paper check that speeds up the check-clearing process. The Check 21 process makes checks easier to trace and reduces check fraud. Because checks clear faster, it is more important than ever that funds be in your account when you write a check.