



Smart Money Management

Highlights

- How you benefit
- Who can do it
- How it's done
- You're in control

Would you like an easy way to save money and still make loan payments on time? Sign up for free direct deposit or allotment.

These services allow you to have all or part of any regular deposits you receive—such as your salary, stock dividends, Social Security or retirement pension—placed directly into your Navy Federal Credit Union accounts rather than being sent to you.

You can elect to have your entire direct deposit placed in one account or establish an allotment—an amount you specify—to be sent to the Navy Federal accounts you choose.

Through direct deposit, you can also elect to have your federal income **tax refund** automatically deposited to the account of your choice or divided among as many as three Navy Federal accounts. At tax time, simply check the appropriate box on your tax return and provide the IRS with Navy Federal's Routing/Transit Number (2560-7497-4) and your account number.

How you benefit

- You can easily develop a savings program, making regular deposits into your share savings, Money Market Savings Account, IRA Share Account or Share Certificates (EasyStartSM or Custom Club[®] only). Save systematically by “paying yourself first.”
- You can ensure that loan payments are made on time, automatically, to your car loan, NAVchek[®] Overdraft Protection or any other consumer loan.
- Because direct deposit is an electronic transaction, you can access your funds on the day of deposit.
- You'll save 8 to 24 hours per year because your funds are electronically sent to us; you don't have to visit a Navy Federal branch to make deposits.
- You avoid the risk of checks being lost in the mail or stolen.

Who can do it

Because of the speed, safety and economy they afford, direct deposit and allotment are popular with U.S., state and local governments, as well as many private businesses. Check with your employer and/or issuer to see if they participate in a direct deposit program.

It's so popular that over a million Navy Federal members already enjoy the advantages of these services.

How it's done

We offer three direct deposit options, depending on your status. To sign up for any offer, visit navyfederal.org/dd/.

- Members who are active, retired/veteran or reserve military, DoD and DFAS civilian employees can experience the convenience of “myPay,” which provides online pay account management, including the setting up or changing of direct deposit.
- Members who are recipients of Social Security, Supplementary Security or other federal benefit checks should use “Go Direct” to automatically set up direct deposit.
- Members who are currently employed with a government agency should use the **1199A** Direct Deposit form.
- All other members can download, print and complete Navy Federal's **Direct Deposit Enrollment** form and take it to their employer or payroll office.

Navy Federal deposits all funds received to the account number you provide to the issuer of funds.

1-888-842-NFCU (6328)

For toll-free numbers when overseas, visit navyfederal.org/overseas/

Collect internationally
1-703-255-8837

TDD for the hearing impaired
1-888-869-5863

Online at navyfederal.org

Or visit a branch

Direct Deposit & Allotments

Set up periodic transfers

Once a deposit is received by Navy Federal, you can establish one or more periodic transfers from it to other accounts. You determine how much and when funds should be transferred, using the Periodic Transfer Request form included in your check register. Or, you can call Navy Federal at 1-888-842-NFCU (6328) and provide your account number(s).

Here's an example of how setting up flexible automatic transfers can simplify your life:

If your pay goes to your checking account on the 1st and 15th of every month, and your vehicle loan payment is due on the 27th, you could choose to make half your loan payment on the 1st and the other half on the 15th. Or, you could make a full payment on the 27th.

You're in control

You always have worldwide, 24-hour access to your money when you combine direct deposit and/or allotment with:

- A choice of four types of Navy Federal checking accounts
- A Visa® Check Card, accepted at millions of merchants worldwide
- *Navy Federal Online*® Account Access
- Free Web Bill Pay
- Over 40,500 free Navy Federal, CO-OP Network® (available at most 7-Eleven® and Publix® Stores), KeyBank® and MoneyPass® ATMs nationwide
- 1.4 million ATMs in the worldwide PLUS® System Network (some Navy Federal checking accounts offer ATM fee rebates)



This credit union is federally insured by the National Credit Union Administration.

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NFCU 1167ep (6-08)

cut along dotted line

Direct Deposit of Net Pay Enrollment (Forward completed form to your payroll office or any other paying agency.)			
NAME: FIRST	MI	LAST	SOCIAL SECURITY NUMBER
ADDRESS: STREET	CITY	STATE	ZIP CODE

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

Account Information	
FINANCIAL INSTITUTION NAVY FEDERAL CREDIT UNION	ROUTING/TRANSIT NUMBER 2560-7497-4
TYPE OF ACCOUNT <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS	AMOUNT OF DEPOSIT <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.) — —
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