

# Schedule of Fees & Charges

**Fees and Charges are as of June 1, 2008 and are subject to change.**

## Checks, checkbook covers & accessories

Personalized check pricing starts at \$9.10. Pricing varies depending on style and quantity selected. Visit us online at [navyfederal.org](http://navyfederal.org) to see our product line and pricing.

## Checking Accounts

### e-Checking

- Monthly service fee ..... \$5.00  
(waived with Direct Deposit OR 20 or more Visa® Check Card transactions during the statement period)
- Check writing fees  
(number of checks written per statement period)  
5 or less ..... No charge  
Each additional item ..... \$0.50

### Flagship Checking

- Monthly service fee ..... \$10.00  
(if average daily balance is less than \$1,500 during the statement period)

### Campus Checking

- Check writing fees (number of checks written per statement period)  
5 or less ..... No charge  
Each additional item ..... \$0.25

## Miscellaneous Checking, NAVchek®, Home Equity Loan and Money Market Savings Account fees

- Check/ACH debit returned for insufficient funds ..... \$25.00
- Visa Check Card  
Point-of-Sale overdraft fee .... \$25.00
- Stop payment for a single item .. \$6.50  
For a series of items ..... \$10.00
- Copy of, or information from, a paid item  
One request per month ..... No charge  
More than one (per copy) ..... \$1.00
- Repeated checkbook balancing assistance (per 1/2 hour) ..... \$5.00
- Payment of a NAVchek which exceeds the approved credit limit ..... \$10.00

- Money Market Savings Account excessive transactions  
(per item) ..... \$10.00

## Checking or share savings

### Returned Two-Party Check

A returned two-party check is a check written by a member or joint owner that is: (1) made payable to cash, the member or another joint owner of his/her Navy Federal account; (2) drawn on a financial institution other than Navy Federal; (3) cashed or deposited into his/her Navy Federal account; (4) made payable to Navy Federal as a loan payment and (5) subsequently returned unpaid to Navy Federal Credit Union by the financial institution upon which it was drawn. .... \$10.00

### Returned Third-Party Check

A returned third-party check is a check written or endorsed by a third party to one of our members or joint owners, cashed or deposited into one of their Navy Federal Credit Union accounts, and subsequently returned unpaid to Navy Federal Credit Union by the financial institution upon which it was drawn ..... \$5.00

- Current interim statement, printout prepared at your request on-site at a Navy Federal office  
(per printout) ..... \$5.00
- Excessive statement copy charge (copies of published monthly statements in excess of six monthly statements or six quarterly statements, per copy) .. \$3.00
- Share withdrawal checks, more than two checks per day  
Per check ..... \$5.00
- Inactive member fee, applicable to members over the age of 24, assessed on savings accounts with less than \$50.00, no activity in 12 months and no other Navy Federal products or services (per quarter) ..... \$3.00



1-888-842-NFCU (6328)

For toll-free numbers when overseas, visit [navyfederal.org/overseas/](http://navyfederal.org/overseas/)

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- Account number re-assignments (more than once in the same calendar year) . . . . . \$25.00
- **Adjustment to a Vcom® ATM Deposit**  
For deposits made at Vcom-owned CO-OP Network® ATMs located at select 7-Eleven® Stores, 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 US dollars, as entered into the ATM; an item is unsigned by the maker; an item is dated more than six months prior to the date of deposit; the numerical and written amounts do not agree; the deposit is over \$1,000 and contains an obvious alteration . . . \$2.00
- **Returned Vcom ATM Deposit**  
For each adjustment initiated for deposit items processed and subsequently returned, 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
- Western Union® Money Order™  
(maximum per order is \$10,000.00) . . . . . \$14.50
- Western Union Quick Collect® . . \$12.95

## Visa Check Card and CUCARD<sup>SM</sup>

- Replacement of stolen card . . No charge
- FedEx® fees  
Card and PIN . . . . . \$17.45  
Replacement card . . . . . \$11.50
- UPS® Express Mail  
PIN only . . . . . \$5.95

## Visa Gift Card

- Monthly maintenance fee (starting on the 13th month from the day of purchase) . . . . . \$5.00
- Lost/stolen or replacement card . . \$5.00
- Express delivery fee . . . . . \$5.00
- Cash value unload fee (sending a check) . . . . . \$10.00

## Miscellaneous account services

- American Express® Cheques  
Standard Traveler's Cheque . . . . . 1% of value purchased  
Traveler's Cheques for Two® . . . . . 1% of value purchased  
Gift Cheques (per cheque) . . . . . \$2.00
- Address Research/Unclaimed Shares fee (per quarter) . . . . . \$10.00

## Notary Public Service

- Navy Federal-related document . . . . . No charge
- Non-Navy Federal document  
First two per week . . . . . No charge  
Each additional . . . . . \$5.00 per document not to exceed the local jurisdiction fee maximum

Notary Public Service is applicable in all jurisdictions except California, Louisiana and the District of Columbia. In California, Notary Public Service is limited to Navy Federal-related documents only. Navy Federal does not offer Notary Service in Louisiana and the District of Columbia. Members in these locations need to seek the advice of an attorney. Due to the potential legal ramifications, Navy Federal does not notarize wills. Wills should be notarized by an attorney authorized to do so.

# Schedule of Fees and Charges

Current ATM and Interlink Point-of-Sale (POS) Fees						
Fees are subject to change.						
TRANSACTIONTYPE	NAVY FEDERAL ATM	CO-OP NETWORK ATM	KEYBANK® AND MONEYPASS® ATMs	PLUS® SYSTEM ATM	PLUS SYSTEM OVERSEAS ATM	INTERLINK® POS
Cash withdrawal \$400 maximum per card number, per 24 hours (midnight to midnight, Eastern time), regardless of individual machine/ network limits.	None	None	None	\$1.00	\$1.00	Not Applicable
Point-of-Sale Cash Back	Not Applicable					Some merchants may impose a cash back fee.
Deposit	None	None	Transaction Not Available			Not Applicable
Rejected transactions (Result from account- related problems such as insufficient funds, request exceeds limit, etc.)	None	Deposit Discrepancies: \$2.00  Returned Check Deposits: \$6.00	None	\$1.00	\$1.00	Not Applicable
Transfer	None	None	None	\$1.00	\$1.00	Not Applicable
Inquiry	None	None	None	\$1.00	\$1.00	Not Applicable
Invalid PIN attempts	None	None	None	\$1.00	\$1.00	Not Applicable
Point-of-Sale Purchases	Not Applicable					Some merchants in WA, OR, CA, NV, & AZ may impose a surcharge.
<b>Reminders:</b> <ul style="list-style-type: none"> <li>• Please ensure you have sufficient funds in your account to cover the withdrawal and the fee.</li> <li>• Deposits can only be made at Navy Federal–owned ATMs and Vcom–owned CO-OP ATMs located at select 7-Eleven Stores.</li> <li>• Loan payments can only be made at Navy Federal–owned ATMs.</li> <li>• You cannot transfer funds to another member’s account, including family members.</li> <li>• Some financial institutions, for example in the PLUS System network, may charge you a convenience fee for using their ATMs.</li> </ul>						

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