

1-888-842-6328

[navyfederal.org](https://www.navyfederal.org)

For toll-free numbers
when overseas, visit
[https://www.navyfederal.org/
international-numbers.php](https://www.navyfederal.org/international-numbers.php).

Collect internationally
1-703-255-8837

TDD for hearing impaired
1-888-869-5863

Now is the time to take steps to keep your finances running smoothly while you're gone. Ideally, you should start setting things up three months prior to your departure.

- > Take care of many details online or meet with a representative at a branch.
- > **All the forms that you'll need are in the back of this brochure.**
- > Return completed forms to a branch or mail them to:
**Navy Federal
PO Box 3000
Merrifield, VA 22119-3000**
- > Your Command Financial Specialist is also a great resource for deployment preparation.

Account Management Simplify your money management— make it electronic.

- > **Sign up for Navy Federal Online® Account**
Access ahead of time. Even though you sign up online, your Confirmation Letter is sent to you by U.S. mail. Once enrolled, you can transfer money between accounts and balance your checkbook from anywhere—excellent for two people working from the same account(s).
- > **Sign up for Direct Deposit to your Navy Federal checking and/or savings account(s),** using a *Direct Deposit of Net Pay Enrollment* form. Return it by mail or at a branch.
- > **Provide us with your instructions, by mail or at a branch, for the disbursement of your Direct Deposit or allotment** by completing a *Periodic Transfer Request* form. You can also call us 24/7.
- > Enroll in FREE online Bill Pay. To enroll, you must have a Navy Federal checking account and be signed up for Account Access. (You can also pay bills with your Navy Federal Debit Card or credit card.)
- > **Establish automatic transfers for your loan and credit card payments and for savings.** For automatic transfers to/from another financial institution, complete and return an *Automatic Funds Transfer Authorization* form. For automatic transfers between

Navy Federal accounts, complete a *Periodic Transfer Request* form. Consider adjusting transfer amounts if your deployment pay increases.

If you don't already have Active Duty Checking®, get it.

Designed exclusively for military life:

- > Over 55,000 FREE ATMs
- > Up to \$20 in ATM fee rebates a month at Visa®/PLUS® System ATMs
- > Free Mobile* and Scan Deposits—deposit checks from anywhere, anytime
- > Free personalized traditional checks for the life of your account
- > Checking Protection options available
- > Dividend earnings
- > No minimum to open and no monthly service charges
- > Free Navy Federal Debit Card—accepted at millions of locations worldwide

Always keep plenty of checks.

Check orders are more easily delivered to your home address than somewhere overseas. Account Access users can order online using the "Other Services" link.

Request a Navy Federal Debit Card and apply for one of our rewards credit cards.

- Use them at merchants worldwide, online, over the phone and at millions of ATMs. Both cards are safer than cash, as they come with Navy Federal's Zero Liability policy.
- > You'll receive your cards and their PINs by U.S. mail. You'll need to call a special phone number that accompanies the new cards in order to activate them.
 - > Forgotten debit and credit card PINs can be reissued and mailed to you by calling us 24/7.
 - > You can self-select your debit card PIN on Account Access, at a branch or over the phone. Please call us about your credit card PIN.

Security alert.

- > Don't write your PIN on your cards or anything in your wallet.
- > Follow safe practices at ATMs—visit navyfederal.org/branches-atms/branch-and-atm-security.php for tips.
- > Never leave signed checks behind for someone else to complete and use.

Check the expiration dates of all current debit and credit cards.

If the cards expire before the end of your deployment, contact the appropriate personnel office to initiate the paperwork.

Open a second checking account for your spouse or joint owner.

This should ease confusion about who is writing checks when and for what.

- > You can divide your Direct Deposit between the two accounts any way you want.
- > Funds can be reallocated at any time by either you or your joint owner. Just call 24/7 with your new instructions or visit a branch.

Make sure Navy Federal has your and your joint owner's correct addresses.

Account Access users can change addresses online under the "Other Services" link, via phone or at a branch.

Develop a family budget.

Work with your spouse to create a budget to be used during your absence.

Designate someone to pay unexpected bills.

During your absence, you'll need someone at home to handle medical bills, car repairs, etc.

Create a list of important account and telephone numbers.

Give a copy to your spouse and keep one with you.

Make someone aware of document locations.

Someone else at home should know the location of birth certificates, insurance policies, wills, etc.

Apply for a tax extension if you're deployed.

You can file your taxes before you leave.

Place an "Active Duty Alert" on your credit report.

This will help prevent scam artists from opening new accounts in your name while you're away. It's good for 12 months and removes your name from pre-screened offers of credit for two years. If you tell one agency, it's required to notify the others.

- > Equifax 1-888-685-1111
- > Experian 1-888-397-3742
- > TransUnion 1-800-888-4213

Legal Matters

A little planning up front gives you greater peace of mind. To find a legal office near you, visit legalassistance.law.af.mil/index.php.

Consider assigning power of attorney.

This allows someone to act on your behalf for a limited time and for specific purposes.

- > Your Legal Office can provide you with a pre-formatted power of attorney document.
- > A power of attorney applies whenever you're not available.

Keeping in Touch

See that family and friends know how to reach you. Set up an emergency plan in case your deployment is extended. Know the contact information for organizations such as:

- > The American Red Cross—redcross.org
- > Army Emergency Relief—aerhq.org
- > Navy-Marine Corps Relief Society—nmcrs.org
- > Navy Legal Services Office—jag.navy.mil/legal_services.htm
- > Air Force Aid Society—afas.org
- > Coast Guard Mutual Assistance—cgmahq.org
- > Force Health Protection & Readiness—home.fhpr.osd.mil
- > Deployment Support—SpouseBUZZ.com

Useful Internet Resources

Products and services tailored to military life—navyfederal.org/membership-benefits/military-exclusives.php

Navy Federal Credit Union® Direct Deposit of Net Pay Enrollment

Name: First	MI	Last	Suffix
Current Home Address: Street	City	State	Zip Code
I hereby authorize the company named below to initiate Direct Deposits to the account indicated.			
Company name:			

Account Information

Navy Federal Credit Union	Account No. 1	Account No. (10 digits, not Access Number)	Amount of Deposit
	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market		<input type="checkbox"/> Net Pay <input type="checkbox"/> Other \$ _____
2560-7497-4	Account No. 2	Account No. (10 digits, not Access Number)	Amount of Deposit
	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market		<input type="checkbox"/> Net Pay <input type="checkbox"/> Other \$ _____

This authorization is to remain in effect until the payment office has received written notification from me to terminate the Direct Deposit.

Signature	Date (MM/DD/YY)
▶	/ /

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Photocopy as Needed

Navy Federal® Periodic Transfer Request

Name (First	MI	Last	Suffix)	
Social Security Number	Work Phone	Home Phone		
Please transfer as follows (select only one): <input type="checkbox"/> Once a month on the _____ <input type="checkbox"/> Twice a month on the _____ and _____ <input type="checkbox"/> Every 2 weeks on } <input type="checkbox"/> Mon. <input type="checkbox"/> Tues. <input type="checkbox"/> Weekly every } <input type="checkbox"/> Wed. <input type="checkbox"/> Thurs. <input type="checkbox"/> Fri. Date of first transfer _____	From Account No.			
	To Account No.			Amount
			<input type="checkbox"/> Deposit	<input type="checkbox"/> Loan
Please transfer as follows (select only one): <input type="checkbox"/> Once a month on the _____ <input type="checkbox"/> Twice a month on the _____ and _____ <input type="checkbox"/> Every 2 weeks on } <input type="checkbox"/> Mon. <input type="checkbox"/> Tues. <input type="checkbox"/> Weekly every } <input type="checkbox"/> Wed. <input type="checkbox"/> Thurs. <input type="checkbox"/> Fri. Date of first transfer _____	From Account No.			
	To Account No.			Amount
			<input type="checkbox"/> Deposit	<input type="checkbox"/> Loan
See reverse for important information.	Signature required (<input type="checkbox"/> Enter "X" if you are the Joint Owner.)		Date (Mo., Day, Yr.)	
			— —	

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