



The Survivor's Guide to Account Settlement



ARMY ★ MARINE CORPS ★ NAVY ★ AIR FORCE

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Introduction

This is a difficult time for you and your family. It is our hope that this guide will help you understand the account settlement process, provide you with information about options, explain the responsibilities of the executor and supply helpful information.

Decedent Account Settlement Services

Upon contacting Navy Federal, you will be assigned a Decedent Account Case Specialist. Your Case Specialist will review the deceased member's accounts, initiate any applicable debt cancellation claims, determine the necessary account adjustments, verify the validity of required legal documents, determine entitlement of funds and provide personalized assistance.

Once settlement is complete, we will provide the survivor and/or administrator with a summary letter of all actions taken.

Updating Your Family's Estate Plans

Navy Federal Trust Services can provide a free estate planning consultation, after which we will send you our written recommendations concerning your family's overall estate plans. We can help settle your loved one's estate. We can also help establish estate plans for surviving family members to help you avoid future probate or guardianship court, avoid estate taxes or manage assets for minors or heirs who may need help.

Navy Federal Trust Services can be reached by calling 1-877-221-8108. Select Option 1 for "Navy Federal Financial Group," then Option 3 for "Trust Services."

Plan Your Financial Future

Need advice on what to do with the disposition of the accounts and assets? Navy Federal Investments & Insurance financial representatives can offer professional re-investment guidance on accounts held at Navy Federal, as well as provide advice on stocks, bonds, mutual funds and life and long-term care insurance.

Call Navy Federal Investments & Insurance at 1-877-221-8108 to set up a no-cost, no-obligation appointment or go to navyfederal.org and click on "Plan for Your Future With a Financial Advisor" under "Investments & Insurance."

What happens to the Direct Deposit of funds?

Account Settlement at Navy Federal

The following frequently asked questions will help you know what to expect as the deceased's Navy Federal accounts are closed.

Continuing Your Family's Membership

Upon the death of a Navy Federal member, the deceased's family remains eligible for membership in their own right. Eligible family members include spouse, parents, children (natural born, step and adopted), brothers, sisters, grandparents and grandchildren. Once family members have joined, they can extend the membership opportunity to their immediate family members, too.

For more information about membership eligibility, call 1-888-842-6328.

Savings and Checking Accounts

How long will the Navy Federal accounts remain open?

While there is not a hard deadline, we recommend that you try settling the deceased's accounts as soon as possible. Navy Federal will continue reporting to the Internal Revenue Service (IRS) under the deceased's Social Security Number (SSN) until the account is closed or re-titled to the surviving joint owner if eligible for membership. By taking prompt action, you can avoid any complications resulting from continued IRS reporting under the deceased's SSN. Obviously, the ability to settle accounts quickly can vary in individual circumstances.

What will happen to any Direct Deposit coming to Navy Federal?

If a Direct Deposit is received on or after the date of death from one of the Federal Paying Agencies, such as Veterans Administration, Social Security or DFAS Kansas City, Navy Federal is required to return the funds. All paying agencies should be notified as soon as possible of the member's death. See the *Important Phone Numbers* list on back cover for key points of contact.

How do I reach the Social Security Administration concerning survivor benefits?

Use the toll-free number, 1-800-772-1213. Since it can take the Social Security Administration up to 90 days to process a claim, notify them as soon as possible. You will need to provide:

- a certified copy of the death certificate
- the Social Security Number of the deceased
- the name of the deceased's employer
- the deceased's most recent W-2 forms or self-employment tax return showing earnings in the year of his or her death

- ❑ a certified or original copy of the birth certificates of the spouse and minor children
- ❑ divorce papers if the divorced spouse is applying for benefits

The deceased had automatic payments deducted from his/her Navy Federal accounts. What will happen to the payments?

You need to notify the companies that are debiting the accounts of the member's death and advise them to stop the automatic payment because the account is being closed.

I am a joint owner on the account and have my own ATM and debit cards for access. Can I still use the cards?

Yes. You have the option of canceling your cards or keeping them active until the account is closed. We automatically cancel the deceased's cards.

I am a joint owner on the Navy Federal checking account. Can I still write checks on this account?

Yes, as long as the account is classified as "Joint Account—With Survivorship." But, eventually this account will be closed. As a joint owner, you may be eligible for Navy Federal membership. If so, you can open your own checking account if you do not already have one or open an Estate Account (see page 12). If the account is classified as "Joint Account—No Survivorship," no checks should be written after the date of death.

What happens to the Money Market Savings Account (MMSA)?

The MMSA will be closed and the funds will be disbursed to the joint owner, if the account is classified as "Joint Account—With Survivorship." If the account is classified as "Joint Account—No Survivorship," no checks should be written after the date of death.

As a joint owner, you may be eligible for Navy Federal membership. If so, you can open your own MMSA if you do not already have one, or open an Estate Account (see page 12). If there is no joint owner or if the account is classified as "Joint Owner—No Survivorship," the funds will be disbursed as determined by an affidavit or court order.

An affidavit is a notarized sworn written declaration, made before an official authority, such as a judge of the court or notary public. The affidavit states that there was no estate established according to the bylaws of the state in which the deceased member resided. It also states who is entitled to the funds, such as a surviving spouse or child or sole heir according to a Will. The affidavit should also mention account numbers and account values and relieve Navy Federal of all responsibility once the funds are disbursed.

When you are a joint owner with survivorship, you can still use your checks, ATM and debit cards while the accounts remain open.

We provide IRA beneficiaries with a list of options, such as the surviving spouse using the money to fund an IRA for themselves.

I am the designated administrator of the estate. However, I am not a joint owner on the deceased's accounts, nor am I a Navy Federal member. Will I be able to access information on the account, such as which checks have cleared?

Yes. Once court or probate documentation is provided stating that you are the estate administrator, you are entitled to all account information.

Share Certificates and Individual Retirement Accounts (IRAs)

What happens to the certificates?

The certificates will be disbursed to the joint owner of the certificate if the account is classified as "Joint Account—With Survivorship."

In this case, the joint owner will have two options:

- Cash in the certificate without penalty or establish a new certificate at current dividend rates and terms.
- Transfer the certificate, as is, to a joint owner's Navy Federal account or, if the joint owner does not have a Navy Federal account and is eligible for membership, establish an account and transfer the certificate. This new certificate can keep the same dividend rate and maturity date as the original.

If the certificate does not have a joint owner or the account is classified as "Joint Owner—No Survivorship," the funds will be disbursed to the deceased's estate or next of kin.

What happens to the IRA?

The IRA will be closed without an Internal Revenue Service (IRS) or Navy Federal Credit Union penalty—even if the deceased was under age 59 ½ or the maturity date of the IRA certificate had not been reached. The Decedent Accounts Settlement Branch will provide the beneficiary with a list of options, such as the surviving spouse using the money to fund an IRA for themselves. If there is no beneficiary listed on the IRA, the funds will go to the deceased's estate.

Payable on Death Accounts, Deposit Trustee Accounts and Deposit Trust Accounts

How are funds disbursed from a Payable on Death Account(s)?

In this single-owner account, the deceased had appointed a beneficiary(ies). The accounts will be closed and the funds paid directly to the beneficiary(ies) in the percentages designated by the account owner without having to pass through probate.

How are Deposit Trustee Accounts handled?

A legal trust may or may not have been set up by an attorney. If the account has no co-trustee, the funds will be disbursed equally to

the beneficiaries or to a trust, should a trust have been established. If there is a co-trustee, a new account will be opened, and the funds in the account pass to the co-trustee to manage until his/her death.

How are Deposit Trust Accounts handled?

A legal trust (revocable, irrevocable or living) was set up by an attorney. If there is a co-trustee, a new account will be opened, and the funds pass to the co-trustee to manage until his/her death. If there is no co-trustee, the funds will pass directly to the beneficiary(ies) or the trust as designated without going through probate. In the case of an irrevocable Deposit Trust Account, the funds are paid entirely to the legal trust for distribution by the administrator.

What are my options as the co-trustee to close the Trustee Account?

You have two options:

- Navy Federal can prepare a check payable to you as the co-trustee to disburse to beneficiaries.
- You can close out the Trustee Account and transfer the funds to a new Trustee Account with you as the trustee. You may also transfer the funds to a new Trustee Account with its own Tax ID Number (also called an Employer Identification Number). The Tax ID Number can be obtained by filing Form SS-4 with the IRS. Forms are available at irs.gov, a U.S. Post Office or your local library.

Consumer Loans

During the processing of the deceased's Navy Federal consumer loan(s), the credit union will temporarily defer interest accrual on any outstanding loan balance. During this period, any applicable Payment Protection Plan coverage will be applied to the date of death loan balance. The estate's point-of-contact will be advised of any outstanding balance due.

Outstanding loan balances become the responsibility of the cosigner or the member's estate.

The estate executor/administrator must pay off all existing loan balances or provide Navy Federal with the necessary documentation to properly file a claim against the member's estate.

In those instances where there is no cosigner or the estate is insolvent, the loan will be referred to Navy Federal's Lending Department for further action.

Interest does not accrue on consumer loans while the account is being settled.

Outstanding consumer loans and/or credit card balances may be covered by our Payment Protection Plan.

Credit Cards

What happens to Navy Federal credit card accounts?

If the deceased was the primary cardholder, the credit card account will be closed. However, if there is a co-applicant on the credit card, the card can remain open and be re-titled in the co-applicant's name.

If I am the co-applicant on the Navy Federal credit card, can I continue using the card?

Yes, you can continue using your card and the balance becomes your responsibility.

The deceased was the only one on the credit card.

What should I do with his/her card?

The deceased's card and those of any authorized users should be destroyed.

What will happen to unpaid charges on the credit card?

We will determine the date-of-death balance and apply Payment Protection Plan coverage proceeds when applicable. Individual cards will then be closed. Joint credit cards with co-applicants will remain open, but will be re-titled to reflect the co-applicant as the primary cardholder.

Should I continue making monthly payments on the account?

Until the amount of Payment Protection Plan proceeds (see page 9) is determined and the actual outstanding liability is known, please do not make any payments. No interest will accrue on the date-of-death balance during this assessment period.

Will monthly statements continue to be issued?

To whom will they be addressed?

If the account has a co-applicant, the statements will continue to be issued and addressed to the co-applicant as the new primary cardholder. If additional charges appear after the credit card has been closed, statements will be sent to the person handling the estate's affairs. Occasionally, merchants can still post charges to the credit card account after it has been closed. This "forced charge" will generate a statement.

As an authorized user, am I liable for any balance on the credit card account?

You are not entitled to use the account after the death of the account holder. You must either destroy or return your card to Navy Federal. You are not liable for the balance unless you apply for credit in your own right to have the account re-titled and the balance assumed.

I am the co-applicant. Am I liable for any unpaid balance on the credit card account?

Yes. If there is a balance after the Payment Protection Plan settlement, you are responsible for its payment. You are also responsible for any legitimate charges made after the date of death.

What will happen to automatic payments to a credit card from a Navy Federal account?

Automatic payments will be canceled during the decedent account audit process.

Payment Protection Plan

If a Payment Protection Plan had been purchased for the Navy Federal consumer loan or credit card, the outstanding balance will be canceled as follows:

Plan	Coverage*	Monthly cost per \$100 borrowed (Primary Coverage)	Monthly cost per \$100 borrowed (Joint Coverage)
Loss of Life	Up to \$100,000 upon loss of life	\$.072	\$.144
Loss of Life & Disability	Up to \$100,000 upon loss of life Up to 12 months or \$12,000 in monthly payments canceled for disability	\$.1608	\$.3216
Loss of Life, Disability & Involuntary Unemployment	Up to \$100,000 upon loss of life Up to 12 months or \$12,000 in monthly payments canceled for disability Up to 6 months or \$6,000 in monthly payments canceled for unemployment	\$.3536	\$.7072

*Age 70 and older, 25% of the outstanding loan balance (up to \$25,000) upon loss of life. Payment Protection Plans cover the borrower and the co-borrower.

Non-protected events: A loss event is not covered by the program if the event occurs within the 6 months immediately following the effective date of protection, unless it results from an accidental injury or death that occurs after the effective date of enrollment.

First Mortgage Loans, Fixed Equity Loans and Home Equity Lines

I am the co-borrower on the Navy Federal mortgage and/or fixed equity loan held by the deceased, the primary borrower. What happens now?

As co-borrower, you will become the primary borrower on the account, and our records will reflect the change of ownership to your name and Social Security Number. There is no need to re-record the deed of record and deed of trust with local authorities. A certified copy of the death certificate will be required with any property actions, such as its sale or the addition of names to the deed.

A certified copy of the death certificate will be required with any property actions.



**Your Case Specialist
will guide you
through settling
your loved one's
accounts at
Navy Federal.**

What happens when no co-borrower is on the mortgage loan?

The loan is retitled to "The estate of..." with the deceased member's name.

What will happen to a Home EquityLine?

If the deceased is the only borrower, the equity line will be closed, allowing no further disbursements. If there is a co-borrower on the line of credit, it will not be closed, and the co-borrower can continue to use it and be responsible for repayment.

There is a mortgage life insurance policy.

What happens next?

Contact our Mortgage Loan Insurance Claim Specialists at 1-800-338-5265, extension 48167, weekdays, 8:00 am to 7:30 pm, Eastern Time. We will place a claim with the insurance company and keep you apprised of the settlement.

Automatic payments were being made to his/her mortgage from a Navy Federal checking account (or a share savings or Money Market Savings Account). What will happen to these payments?

Navy Federal contacts the co-borrower or, if there is none, the next of kin to decide what should be done. If the deceased member had a joint owner on the share savings, checking or Money Market account, the payments can continue for a limited time. As the deceased member's accounts are closed, a different account can be debited or the mortgage account information can be changed so that the co-borrower receives monthly payment statements.

I am the new primary borrower and will be taking over (assuming) this loan as next of kin, but may not be able to afford the payments. What should I do?

Contact one of our Loss Mitigation Specialists in the Mortgage Default Management Branch at 1-800-336-3767, extension 47399, and find out what options are available to you and how we can work together.

Federal Education Loans

Must the estate or next of kin repay a Federal Education Loan?

No, but in accordance with federal regulations, Navy Federal must receive a copy of the death certificate. We forward it to our Government Education Loan Servicer, who then forwards it to the Department of Education, which pays the loan in full.

Contact a Navy Federal Education Loan Specialist at 1-800-338-5736, weekdays, 8:00 am to 4:30 pm, Eastern time, for additional information.

What is Probate?

Probate is the process by which the court determines the authenticity of a Will. It is designed to protect the family and to ensure that the persons entitled to receive the assets receive them. It also makes sure all debts and taxes are paid.

The court will use the Will to determine who is to be appointed executor of the estate. If there is no Will, the court will appoint a “personal representative,” usually a spouse or relative. Attorneys or a financial institution may also be appointed as executor.

It is best to go to probate court within a week to 10 days after the death. This may be a trying time for you, but it is best to settle these matters as quickly and accurately as possible.

The size and complexity of the deceased’s estate, plus state probate laws, will determine how long the process will take. If the estate is large or complex, the probate process can take months or years to complete. On the other hand, the probate process may not be required if the deceased’s estate had accounts that were classified as “Joint Account—With Survivorship.” It is best to consult an attorney to determine what property is or is not subject to probate.

Here are some things you should have available for probate:

- The deceased’s full name and date of death
- A certified copy of the death certificate (this can often be filed later)
- A Will, if there is one
- If the deceased was your spouse, a copy of the marriage certificate (or the date and place of marriage). If there was a previous marriage for the deceased, you will need to give this information to the court.
- The names and addresses of all heirs, next of kin and beneficiaries
- A summary of the deceased’s assets

Local laws determine how long probate takes.

**It is important
to keep the
estate's finances
separate from
your own.**

Establishing an Estate Account

A Navy Federal Estate Account provides an efficient solution for holding estate assets in interest-earning accounts while keeping them separate from the executor/administrator's own personal accounts.

It consists of a share savings and/or checking account. Typically, the deceased member's assets are deposited into savings, then transferred, as needed, to checking for easy payment of taxes, debts and other obligations during the estate settlement process.

The Navy Federal Estate Account gives the executor/administrator an accurate picture of the estate's assets at any given time, a real benefit when completing tax returns and other documentation.

Navy Federal Estate Accounts have:

- no minimum balance requirement for the checking account
- a low \$5 minimum balance requirement for share savings
- no monthly or per-check charges
- a free initial order of checks
- free copies of paid checks, upon request
- dividends earned from day-of-deposit to day-of-withdrawal on share savings and applicable checking accounts
- by the executor/administrator's request, no dividend earnings
- a combined monthly itemized statement for easy reconciliation
- funds transferable between accounts online through Account Access

To establish an Estate Account, you will need to provide Navy Federal with:

- A copy of the death certificate
- Court documents designating an estate executor/administrator
- A Tax Identification Number for the estate. The Tax Identification Number can be obtained by filing Form SS-4 with the IRS. This form is available at a U.S. Post Office, local library or online at irs.gov
- A completed Estate Share Savings/checking application. Call 1-800-883-3323 to request an application.

All documents above can be faxed to The Decedent Accounts Settlement Branch at 703-255-7963 or given to a representative at a Navy Federal branch.

Specific concerns or questions regarding your responsibility as an estate administrator, the probate process or estate settlement process should be referred to an attorney, financial advisor or probate court official.

Eligibility for an Estate Account

In the event that the individual was not a member of Navy Federal, but was eligible at the time of death, Navy Federal will permit the executor/administrator to open an Estate Account provided all beneficiaries of the estate are members of the credit union.* The estate executor/administrator does not have to be a member or be eligible for membership to open an Estate Account.

*This decision is based on NCUA Opinion Letter 92-0434 [reference (c)].

Duties of an Executor/Administrator

An executor, also known as a personal representative or administrator, is the person who is responsible for carrying out or “executing” the Will’s instructions. Most often, an individual executor can easily settle a simple estate on his or her own. However, a large or complicated estate may require legal advice.

The probate court usually requires an executor/administrator to be bonded to protect all interested parties against fraud, embezzlement or negligence by the executor/administrator.

If you are named executor/administrator, it is your responsibility to pay debts or obligations, distribute the remaining assets to heirs and complete the necessary tax forms.

The executor pays outstanding debts, files taxes and distributes remaining assets to the heirs.

The following is a brief checklist of the typical duties of an executor in settling an estate:

- 1. Consult an attorney and certified public accountant (CPA) about your exact duties as executor.**

While not required, checking with these professionals is helpful because they are familiar with local probate procedures and the steps required for settling an estate.
- 2. File the Will and initiate probate.**

As executor/administrator, it is your responsibility to file a Will with the appropriate state probate court and to petition the court for “letters testamentary.” These court documents may also be called “letters of administration” or some other name. These documents provide legal proof that you are the executor of the estate. You should get several certified copies of these court documents to submit when handling certain financial transactions for the estate.
- 3. Request several copies of the death certificate.**

You will need certified copies of the death certificate in order to conduct estate business. These certified copies usually cost from \$5 to \$25 each, depending on the jurisdiction. They can be obtained

Outstanding debts can be identified by reviewing the checkbook register and scanning the mail.

from the County Clerk's Office in the county of the deceased's death, or the funeral director may order them for you.

4. Re-title property if necessary.

If the estate includes unencumbered automobiles, boats, other vehicles or real estate, you can transfer titles either to the beneficiary named or to yourself as executor. If no beneficiary is designated, you may, as executor, decide to sell the property and add the proceeds to the estate. You should seek the advice of an attorney before you decide to sell or re-title the property.

5. List any indebtedness.

As executor, it is your responsibility to pay off any debts at the time of the deceased's death. You must notify all creditors of the death and invite them to submit claims to the estate. Usually each state sets a time limit for creditors to submit claims. Some things to look for are:

- Utility payments or bills
- Hospital, doctor or other medical expenses
- Loan payments or bills
- Credit card payments or bills

6. Close credit union, bank and brokerage accounts, and open an Estate Account.

You should close any account owned solely by the deceased and transfer those assets to an account that will allow you to settle the deceased's bills and other obligations, such as a Navy Federal Estate Account (*see page 12 for details*).

7. Locate insurance policies and file claims.

Life insurance benefits are usually payable to designated beneficiaries and are not part of the estate. To file claims, you will need the policy numbers, full name of the deceased and certified copies of the death certificate.

8. File taxes.

Federal and state taxes for the deceased will need to be filed for the year in which he or she passed away and the year the account is closed. Consult the IRS or a CPA for assistance.

9. Close the estate accounts and distribute the remaining assets to beneficiaries.

After making sure all estate debts have been paid, you can distribute any remaining assets to the beneficiaries and close the accounts.

Additional Information

Determining what taxes are due after a member's death can be complicated. You may need to contact the IRS, an attorney or CPA familiar with both federal estate taxes and local state inheritance taxes.

Federal estate taxes

- ❑ There is no federal estate tax due on an estate—no matter how large—when all the assets are left to the surviving spouse.
- ❑ Beneficiaries other than the spouse are eligible for a federal gift and estate tax exemption. The “unified credit against estate tax” eliminates taxes on combined inheritances equal to \$3.5 million or less for the 2009 tax year.
- ❑ Federal estate tax returns are due nine months after a person's death. A penalty-free extension may be requested before that date if more time is needed. During an extension, however, interest is assessed on amounts owed.

State inheritance taxes

Inheritance tax regulations vary from state to state and can depend on an heir's relationship to the deceased.

Income tax returns

Federal and state income tax returns are due on April 15 of the year following the death. If the estate itself generated income during a certain period of time, the estate must file an income tax return.

Real estate property taxes

Taxes on a home or other real estate must be paid when they are normally due. Because tax laws are complex and change frequently, it is a good idea to contact the Department of Revenue in the state the deceased resided, an attorney or tax advisor.

The invaluable services of an attorney or CPA can offset the expense.

Important Phone Numbers

Navy Federal Credit Union

Decedent Accounts (8:00 am to 4:30 pm, Eastern time)
 Toll-free 1-800-883-3323
 FAX 703-255-7963

Navy Federal Investments & Insurance

Toll-free 1-877-221-8108

Affordable Funeral Services 703-876-1755

Air Force Survivor Benefits

Air Force Casualty

Toll-free 1-800-433-0048
<http://ask.afpc.randolph.af.mil/>

Arlington National Cemetery (Jefferson Barracks)

Toll-free 1-800-535-1117

Army Survivor Benefits

Army Casualty

Toll-free 1-800-626-3317
<http://www.armycasualty.army.mil/>

Army-Air Force Mutual Aid Association

Toll-free 1-800-522-5221
aafmaa.com

Bereavement Counseling

..... 202-273-9116
vet.center@HQ.med.va.gov

Coast Guard Headquarters

Decedent Affairs
 Active Duty/Retired 1-800-772-8724
www.uscg.mil/

Defense Finance & Accounting Service

Toll-free 1-800-321-1080
www.dfas.mil/

Department of Veterans Affairs

Benefits 1-800-827-1000
 Life Insurance 1-800-669-8477
 TDD 1-800-829-4833
www.va.gov/

Marine Corps Headquarters

Casualty Assistance 1-800-847-1597

Marine Locator

Toll-free 1-800-268-3710

Military Funeral Honors

Families of eligible veterans may request honors through their funeral director.

Military Officers Association of America

Survivors Assistance 1-800-234-6622
www.moaa.org/

National Cemetery Administration

Toll-free 1-800-827-1000
 Headstones and Markers 1-800-697-6947
 Memorial Programs Service 1-800-697-6947
 Presidential Memorial
 Certificate Program 202-565-4259
www.cem.va.gov

National Association for Uniformed Services

Toll-free 1-800-842-3451
www.naus.org/

National Military Family Association

Toll-free 1-800-260-0218
www.nmfa.org/

National Society of Military Widows

Toll-free 1-800-842-3451, ext. 1005
www.militarywidows.org/

Navy-Marine Corps Relief Society

N&MCRS 703-696-4904

Navy Locator

Toll-free 1-901-874-3388

Navy Mutual Aid Association

Toll-free 1-800-628-6011
navymutual.org/

Navy Personnel Command

Casualty Assistance Branch
 Active Duty 1-800-368-3202
www.npc.navy.mil/channels

Office of Servicemembers' Group Life Insurance (SGLI)

Toll-free 1-800-419-1473
www.insurance.va.gov/

Social Security Administration

Toll-free 1-800-772-1213
www.ssa.gov/

Tragedy Assistance Program for Survivors (TAPS)

Toll-free 1-800-959-8277
www.TAPS.org/

*We serve where you serve**

navyfederal.org

Registered representatives of and securities offered through **Navy Federal® Brokerage Services, LLC (NFBS)**, member FINRA/SIPC. Investment Advisory Services offered through **Navy Federal® Asset Management, LLC (NFAM)**, an SEC registered investment advisor. Insurance sold through licensed insurance representatives of various companies. **Nondeposit investment products are not federally insured, not obligations of the credit union, not guaranteed by the credit union or any affiliated entity, involve investment risks, including the possible loss of principal, and may be offered by an employee who serves both functions of accepting member deposits and selling nondeposit investment products. NFBS and NFAM products are not offered, recommended, sanctioned or encouraged by the Federal Government.** Office of Supervisory Jurisdiction, 12851 Worldgate Drive, Herndon, VA 20170; phone 1-877-221-8108; fax 703-206-1510. Trust Services available through MEMBERS Trust Company, 14025 Riveredge Drive, Suite 280, Tampa, FL 33637. Not all products or services are available in all geographic areas of the United States. Coverage may vary by carrier, and you may not be eligible for all products and services. Products offered by Navy Federal Credit Union are federally insured by NCUA. Copyright © 2010 Navy Federal NFCU 1214 (1-10)