

24-Hour Account Access

Highlights

- Direct Deposit
- Visa® Check Card
- CUCARD®
- Navy Federal Online®
- Free Web Bill Pay

Direct Deposit Equals Instant Access

At the heart of 24-hour account access is direct deposit. Signing up provides for the automatic and safe deposit of your pay, retirement income or stock dividends into your Navy Federal accounts. The money goes in your account right away, and you can easily access it from around the world using any of the following money management tools. To enroll, just provide your payment issuer with Navy Federal's Routing/Transit Number, 2560-7497-4, and the Navy Federal account number where you want the money to go.

ATM Access

With a Navy Federal Visa Check Card and PIN, or a CUCARD and PIN, you have 24-hour access to **fee-free** Navy Federal ATMs and the 25,000 **fee-free** ATMs in the CO-OP Network. You can also access an international network of ATMs in the PLUS® System, and most Navy Federal checking accounts offer **PLUS System fee rebates**.

At a Navy Federal ATM, you can use either card to:

- Withdraw cash from your checking account, share savings or Money Market Savings Account—up to a maximum of \$400 per 24 hours (midnight to midnight, Eastern time)
- Make balance inquiries
- Transfer money between all your accounts, except certificates and IRAs (transfer payments to a home equity line of credit or credit card made prior to the machine's cut-off time are effective the day they are made, but will take a maximum of two business days to post to the account)
- Make deposits to your checking account, share savings account or Money Market Savings Account
- Make payments to your consumer loan, NAVchek® Line of Credit, mortgage and equity loans

At CO-OP Network and PLUS System ATMs, you can use either card to:

- Withdraw cash from your checking account, share savings account or Money Market Savings Account—up to a maximum of \$400 per 24 hours (midnight to midnight, Eastern time)
- Make balance inquiries and transfers where available

Fees are deducted from the account in which you transacted the business. Make sure you have sufficient funds in the account to cover fees.

Paying For Goods and Services

Visa® Check Card—You can use your Check Card to pay for goods and services at millions of merchants worldwide—wherever the Visa debit card is accepted. The amount of the purchase will automatically be debited from your checking account. When using your Visa Check Card for purchases, it is never necessary to enter your PIN. Simply select the “**credit**” button and sign the receipt.

Navy Federal's daily transaction limits for these “point of sale (POS)” transactions are \$5,000 for Flagship Checking and \$2,500 for EveryDay Checking, e-Checking and Campus Checking.

With your Visa Check Card, you have the added assurance that your money is safe. You have **zero liability** for any unauthorized purchases made in stores, on the phone or online. Also, when shopping online, Navy Federal's free **CardGuard®** program protects your Visa Check Card transaction. CardGuard also protects you if your cards are lost or stolen. To activate the program, go to navyfederal.org/cardguard/.



Toll-free in U.S.
 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

navyfederal.org

Or visit a branch

24-Hour Account Access

Visa Check Card and CUCARD Tips

1. At the ATM, if you forget your PIN, do not make repeated attempts to enter a PIN. Contact Navy Federal for assistance.
2. Joint owners on checking and share savings accounts can have access with a Visa Check Card or CUCARD as well.

Applying for Cards and PINs

Complete an application online at navyfederal.org on the “Debit” page or at your local branch. Or call 1-888-842-NFCU (6328).

Navy Federal Online®

Navy Federal Online is our full-service Web site that provides fast and convenient 24-hour service free of charge. With *Navy Federal Online*, you can:

- View rates
- Locate the nearest branch or ATM and Keep track of new branch openings and expanded hours
- Apply for a credit card or a consumer or mortgage loan
- Purchase certificates
- Explore career opportunities
- Learn about the latest special offers, plus enjoy ongoing discount member rates on GEICO® auto insurance, Equifax credit monitoring and more
- Explore a multitude of resources, including our educational centers, auto pricing guides, financial calculators and budget worksheets. Plus, download free videos on auto buying, credit reports and identity theft.

Navy Federal Online Account Access provides total account management online, 24 hours a day.

- View activity on all of your accounts, from savings and checking, to credit cards and loans
- View up to 12 months of statements, even opt to turn off paper statements entirely

- Transfer money between accounts— one-time or recurring—add to savings or make Navy Federal loan payments
- Transfer funds to a third-party Navy Federal checking account
- View paid checks
- Request a stop payment
- Correspond by e-mail with Navy Federal
- Initiate a cash advance from your Navy Federal credit card to your checking or savings account

You can enroll in our *Navy Federal Online Account Access* at navyfederal.org.

Web Bill Pay

Online Web Bill Pay is a fast, simple-to-use bill payment service that is absolutely free. Enroll after logging on to Account Access.

- Send payments to virtually anyone in the continental United States—from the telephone company to the babysitter.
- Schedule payments up to one year in advance—either one-time or recurring/automatic payments
- Pay one bill at a time or pay all your monthly bills at once
- Receive and pay selected e-bills online from leading merchants

Web Bill Pay helps you securely reduce paper clutter.

Automated Telephone Account Access

You can also access all your accounts 24 hours a day by phone. Call 1-888-842-NFCU (6328) using a touch-tone telephone. Once you enter your access number and your telephone password, you can:

- Learn the status of your savings, loans, mortgages and credit card accounts, including accounts on which you are the joint owner, co-applicant or co-mortgagor
- Transfer funds between accounts, including making loan/credit card payments

24-Hour Account Access

- Verify deposits
- Check the status of your loans
- Order copies of checks and statements
- Request a share savings withdrawal to be mailed to your address of record

To request a telephone password, call 1-888-842-NFCU (6328).

Credit Card Cash Advances

With your Navy Federal credit card and PIN, you can get cash advances at ATMs displaying your card's logo (Visa or MasterCard®).

There is no charge to use a Navy Federal ATM for a credit card cash advance. However, a small fee is charged at ATMs not owned by Navy Federal.

Current ATM and Interlink Visa/Plus Point-of-Sale (POS) Fees

Fees are subject to change; a "Schedule of Fees" appears in your Navy Federal CUCARD® and PIN Disclosure Statement, or in your Visa® Card Disclosure Statement.

TRANSACTION TYPE	NAVY FEDERAL ATM	CO-OP NETWORK ATM	PLUS® SYSTEM ATM*	PLUS SYSTEM OVERSEAS ATM*	INTERLINK® POS
Checking withdrawal \$400 maximum per 24 hours (midnight to midnight, Eastern time), regardless of individual machine/network limits.	None	None	\$ 1.00	\$ 1.00	Not Applicable
Point-of-Sale Cash Back	Not Applicable				None
Deposit	None	Transaction Not Available			
Transfer	None	None	\$1.00	\$1.00	Not Applicable
Inquiry	None	None	\$1.00	\$1.00	Not Applicable
Invalid PIN attempts	None	None	\$1.00	\$1.00	Not Applicable
Rejected transactions (Result from account-related problems such as insufficient funds, request exceeds limit, etc.)	None	None	\$1.00	\$1.00	Not Applicable
Point-of-Sale Purchases	Not Applicable	None	None	None	None
Credit Card cash advance (two transactions per day not to exceed total of \$600. Maximum per transaction is \$400.)	None	Not Applicable	\$0.50	\$1.00	Not Applicable

Reminders:

- Please ensure you have sufficient funds in your account to cover the withdrawal and the fee.
- Deposits and loan payments can only be made at Navy Federal-owned ATMs.
- You cannot transfer funds to another member's account, including family members.
- Some financial institutions in the PLUS System network may charge you a convenience fee for using their ATMs.

*Many of Navy Federal's checking accounts offer fee rebates up to \$10 per statement period.

Note: Federal regulations make it necessary to place a monthly limit of six on the combined number of certain types of transfers from your share savings or Money Market Savings Account. The types of transfers which are limited are: automatic transfers from your share savings account to cover overdrafts; telephone transfers from your share savings or Money Market Savings Account requested by phone; Navy Federal Online transfers; transfers requested by fax or by calling Navy Federal headquarters or a branch directly; and preauthorized transfers from your share savings or Money Market Savings to other than Navy Federal accounts (third parties). Please be aware that checks presented for payment, after the limit of six transfers per month has been reached, will be returned marked "insufficient funds," if the balance in the checking account is too low or if funds are not available in an approved NAVchek Line of Credit (if applicable) to cover the amount of the check. A charge will be made for each returned check. There is no limit on transfers from your share savings account or Money Market Savings Account requested one at a time in writing, in person, at an automatic teller machine or to pay your Navy Federal loans.



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