

SCHEDULE OF FEES AND CHARGES

Business Checking

Owner and 1 Signer Allowed

- Monthly service fee None
- Monthly transaction fee
Electronic transactions None
- Non-electronic transactions
First 30¹ Included
31+¹ \$0.25 each

Business Plus Checking

Unlimited Signers

- Monthly service fee \$8.00
- Monthly transaction fee
Electronic transactions None
- Non-electronic transactions
First 50¹ Included
51+¹ \$0.25 each

Premium Business Checking

Unlimited Signers

- Monthly service fee² \$20.00
- Monthly transaction fee
Electronic transactions None
- Non-electronic transactions
First 100¹ Included
101+¹ \$0.25 each

Check Orders, Checkbook Covers and Accessories

Pricing varies depending on style and quantity selected. Call **1-800-503-2345** to find out about our complete product line and pricing.

Savings, Checking AND Money Market Savings Account Fees

- Returned checks, deposited or cashed..... \$15.00
- Check/ACH debit returned for non-sufficient funds \$29.00
- GO BIZ™ Debit Card point-of-sale overdraft fee.... \$29.00
- Stop payment
Single item \$20.00
Multiple items (e.g., a series of lost checks) \$25.00
- Copy of, or information from, a paid or deposited item
(cost per copy after the first free copy
per month) \$1.00
- Repeated checkbook balancing assistance
(per half-hour) \$5.00
- More than two cashier's checks per day
(per check)..... \$5.00
- Account number reassignments
(more than once in the same calendar year)\$25.00

Money Transfers

- Bank wire transfer
Incoming No charge
Outgoing—Domestic..... \$14.00
Outgoing—International..... \$25.00
- Domestic and international cash transfer,
e.g., Western Union (maximum for each money order
is \$10,000) \$14.50
- Western Union Quick Collect® \$12.95

GO BIZ Debit Card

- Mailing Fees
First-Class USPS, new or replacement card³ Free
First-Class USPS, system-generated PIN³ Free
FedEx, new or replacement card + UPS,
system-generated PIN \$17.45
FedEx, new or replacement card
with self-selected PIN..... \$11.50
UPS, PIN only \$5.95

Miscellaneous Account Services

- Address Research Unclaimed Shares fee
(per quarter) No charge

Notary Public Service

- Navy Federal-related document No charge
- Non-Navy Federal document
First two per week No charge
- Each additional document \$5.00
or the local jurisdiction's maximum, whichever is less

Navy Federal-provided Notary Public services are available in all jurisdictions except California and Louisiana. In California, notary public services are limited to Navy Federal-related documents only. Navy Federal does not offer notary public services in Louisiana. Due to the potential legal ramifications, Navy Federal does not notarize wills.



Current ATM and Point-of-Sale (POS) Fees

Fees are subject to change.

Transaction Type	Navy Federal ATM	CO-OP Network [®] ATM	Non-Navy Federal/Non-CO-OP Network ATM	Interlink [®] /Maestro [®]
Cash withdrawal ⁴	None	None	\$1.00	Not applicable
Transfer	None	None	\$1.00	Not applicable
Inquiry	None	None	\$1.00	Not applicable
Purchase cash back		Not applicable		Some merchants may impose a cash-back fee.
Deposit ⁵	None	None	Not applicable	Not applicable
Rejected transactions Result from account-related problems, such as insufficient funds.	None	None	\$1.00	Not applicable
Invalid PIN attempts	None	None	\$1.00	Not applicable
Point-of-sale purchases		Not applicable		Some merchants in some states may impose a surcharge.

Reminders:

- Please ensure you have sufficient funds in your account to cover the withdrawal and the fee.
- All checks and cash deposits to non-Navy Federal ATMs are subject to a five-business-day hold beginning the date the check is posted.
- Deposits can be made at Navy Federal-owned ATMs and CO-OP Network ATMs.
- Loan payments can only be made at Navy Federal-owned ATMs.
- You cannot transfer funds to another member's account, including family members, via the ATM.
- Some financial institutions or ATM networks outside of the Navy Federal/CO-OP networks may charge you an additional convenience fee for using their ATMs.

Navy Federal GO BIZ Debit Card

International Transactions – Non-Navy Federal ATMs and Point-of-Sale

Point-of-Sale and ATM transactions made in foreign countries	1% per transaction
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VISIT NAVYFEDERAL.ORG/BUSINESS TO FIND YOUR TOOLS | CALL 877-418-1462



**YOUR TRUSTED
PARTNER FOR
BUSINESS BANKING**

Federally insured by NCUA. ¹Non-electronic transactions are defined as checks processed and in-branch transfers, deposits and withdrawals. Up to 12 checks for deposit at a branch will count as one transaction. (For example, if you make a deposit of 24 checks, they will count as two transactions toward the monthly non-electronic count.) ²Monthly service fee waived if average daily balance is \$5,000 or more. ³The date of delivery depends on the postal service in your area. ⁴Navy Federal gift cards cannot be used to obtain cash from the ATM or cash back at the Point-of-Sale. ⁵GO Prepaid, Visa[®] Buxx and gift cards are not eligible for deposits at the ATM. © 2021 Navy Federal NFCU 1284-B (9-21)