NAVY FEDERAL Credit Union

24-hour banking

HIGHLIGHTS

Navy Federal Debit Card

Thousands of free ATMs nationwide

Digital banking[1]

ATM fee rebates[2]

1-888-842-6328
For toll-free numbers when overseas, visit **navyfederal.org**.

International calling
1-703-255-8837

TDD for the hearing impaired
1-888-869-5863

For rates, online applications or to find a branch near you, visit **navyfederal.org**.

Instant access with Direct Deposit

Sign up for direct deposit, and we'll automatically deposit your paycheck, retirement income or stock dividends into your Navy Federal accounts. You can safely and easily access it from around the world with digital banking.[1] To enroll, just provide your employer with Navy Federal's routing number (2560-7497-4) and the Navy Federal account number where you want the money to go.

Sign up today at **navyfederal.org** and search "direct deposit."

ATM access

With a Navy Federal Debit Card or CUCARD®, you have 24-hour access to free[3] Navy Federal ATMs and thousands of free CO-OP Network®[4] and select Walgreens or CVS ATMs. You can find one nearby by visiting **navyfederal.org/branches-atms**.

At a Navy Federal ATM, you can:

- withdraw cash from your checking account, savings account or Money Market Savings Account
- make balance inquiries
- transfer money between all your accounts, except certificates and IRAs
- make deposits to your checking account, savings account and Money Market Savings Account
- make payments to your consumer loan, Checking Line of Credit, mortgage and equity loans—applies to select cards/accounts

At CO-OP Network and some Walgreens and CVS locations across the U.S., you can:

- withdraw cash from your checking account, savings account and Money Market Savings Account
- make balance inquiries and transfers where available
- make deposits at participating CO-OP Network ATMs. Deposits made at a non-Navy Federal ATM are subject to a hold and may not be available for 5 business days.[4]

You can also access an international network of ATMs for a fee. Most Navy Federal checking accounts offer ATM fee rebates.[2] Fees are deducted from the account in which the transaction occurred. Make sure you have sufficient funds in your account to cover any fees that may be charged.

Making purchases

Use your Navy Federal Debit Card at stores, online and over the phone. Select "Debit" or "Credit" at the register—the choice is yours. If you choose "Debit," you'll enter your PIN. At participating retailers, select "cash back", and you'll save on ATM fees and trips to the ATM. If you choose "Credit," just sign and go. Either way, the money comes directly out of your checking account. And, as always, you're not responsible for reported, confirmed unauthorized purchases in stores, online or on the phone since you're covered by Navy Federal's Zero Liability policy.

Navy Federal Debit Card and CUCARD tips

1. At the ATM, if you forget your PIN, don't make repeated attempts to enter it. Contact Navy Federal for assistance.
2. Joint owners on checking and savings accounts can have access with a Navy Federal Debit Card or CUCARD as well.

Applying for cards and PINs

Complete an application at **navyfederal.org**, at your local branch or by calling 1-888-842-6328.

Navy Federal website

Our full-service website provides fast and convenient 24-hour account services. You can:

- view rates
- locate the nearest branch or ATM and keep track of new branch openings and extended hours
- open certificates or IRA plans
- learn about the latest special offers
- 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
- explore career opportunities

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Online banking

Navy Federal online banking provides total account management online, 24 hours a day.

- View activity on all your accounts, from savings and checking to credit cards and loans
- View up to 36 months of statements, even when you 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
- Correspond by eMessage with Navy Federal
- Initiate a cash advance from your Navy Federal credit card to your checking or savings account
- Apply for a credit card or a consumer or mortgage loan
- Open certificates or IRA plans

You can enroll in Navy Federal online banking at **navyfederal.org**.

Mobile banking[1]

Stay on top of your account activity safely and securely, no matter where you are, with mobile banking. All you'll need to get started is a mobile phone.

- Make deposits
- Get account information quickly and securely, find out when a deposit was credited, view your past transactions instantly and much more
- View your balance, transfer money and more while on the go
- Text notifications[1] automatically let you know when your account balance is low or when a payment is due
- Send money quickly to virtually anyone with Zelle®[5]

Enhance your mobile banking experience with the Navy Federal app. Find it for free at the Apple® App Store or in Google Play.

Bill Pay

Paying bills on mobile or online is fast, easy and absolutely free. Enroll after signing in to digital banking.[1]

- Schedule one-time or recurring payments up to one year in advance
- Pay one bill at a time or pay all your monthly bills at once
- Pay selected e-bills online from leading merchants

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 at 1-888-842-6328. Once you enter your Access Number and telephone password, you can:

- learn the status of your savings, loans, mortgage and credit card accounts, including accounts on which you're the joint owner, co-applicant or co-mortgagor
- transfer funds between accounts, including making loan/credit card payments verify deposits
- check the status of your loans
- order copies of checks and statements
- request a savings withdrawal to be mailed to your address of record
- apply for a credit card, auto loan or mortgage loan

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

Download on the App Store

GET IT ON Google Play

EQUAL HOUSING LENDER

Navy Federal is federally insured by NCUA.

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[1]Message and data rates may apply. Visit **navyfederal.org** for more information. [2]Navy Federal's Free Easy Checking, Flagship Checking, and Free Campus Checking accounts offer ATM fee rebates for transaction charges up to $10 per statement period; up to $20 for Free Active Duty Checking®. Direct deposit required in order to receive fee rebates for Flagship Checking. [3]There are no fees for members who use their Navy Federal Debit Card at CO-OP Network ATMs, in addition to participating California Walgreens. [4]Deposit limitations may apply. For further information, please visit **https://www.navyfederal.org/branches-atms/atms.html**. [5]Zelle is available to bank account holders in the U.S. only. To receive money in minutes, the recipient's email address or U.S. mobile number must already be enrolled with Zelle. Zelle and the Zelle-related marks are wholly owned by Early Warning Services, LLC and are used herein under license. App Store is a trademark of Apple, Inc., registered in the U.S. and other countries. Android and Google Play™ are trademarks of Google LLC.