This document contains both information and form fields. To read information, use the Down Arrow from a form field.

NAVY FEDERAL Credit Union

Our Members Are the Mission

Switch to a Navy Federal checking account

HIGHLIGHTS

Navy Federal Debit Card

Thousands of free ATMs nationwide

Checking Protection options

Digital banking[2]

ATM fee rebates[3]

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

Collect internationally
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**.

Checking accounts to suit your needs

As a Navy Federal member, you have checking choices. Choose the account that makes money management easy, offers the features you want, and most importantly, fits the way you live.

All accounts earn dividends[1] and come with:

- a Navy Federal Debit Card, accepted at millions of merchant and ATM locations
- no transaction fees at Navy Federal and CO-OP Network® ATMs
- digital banking[2]
- Checking Protection options
- free Bill Pay[5]
- digital statements
- direct deposit
- easy online check ordering
- free Mobile Deposits

Direct deposit

This is the fastest and safest way to get your paycheck or other regular monthly income into your checking account. Once you arrange for direct deposit (contact us; we'll set it up for you) or payroll deduction, let us know how you want your money divided among your other Navy Federal accounts.

Checking account comparison chart

	Free Active Duty Checking® For the military	**Free Easy Checking** ATM fee rebates	**Free Campus Checking** For ages 14-24[6]	**Free EveryDay Checking** Basic account	**Flagship Checking** Provides tiered dividends
Pays dividends Visit **navyfederal.org** or call 1-888-842-6328 for current rates.	Yes	Yes	Yes	Yes	Yes, based on balance. Tiers: $1,500–$9,999;[1] $10,000–$24,999; $25,000 & over
ATM fee rebates[3]	Up to $20 per statement period	Up to $10 per statement period	Up to $10 per statement period	Not applicable	Up to $10 per statement period; direct deposit required
Access to thousands of ATMs nationwide[4]	Free	Free	Free	Free	Free
Digital banking[2] with Bill Pay[5]	Free	Free	Free	Free	Free
Minimum balance to open	None	None	None	None	None; $1,500 to earn dividends
Service fee per statement period	None; qualifying Military direct deposit required	None; direct deposit or 20 Navy Federal debit transactions per statement period required	None; must be ages 14-24	None	None if average daily balance is $1,500 or more; $10 if less than $1,500
Checks	Free personalized traditional checks for the life of the account	Checks available	Checks available	Checks available	Checks available

Federally insured by NCUA. [1]Must maintain an average daily balance of $1,500 to earn dividends on Flagship Checking. [2]Message and data rates may apply. Visit **navyfederal.org** for more information. [3]Up to $10 per statement period with Flagship, Free Campus Checking, and Free Easy Checking accounts; up to $20 per statement period with Free Active Duty Checking. [4]There are no fees for members who use their Navy Federal Debit Card at CO-OP Network® ATMs, in addition to participating California Walgreens. [5]The Bill Pay Service is provided to you at no cost. The charge for the optional Bill Pay Rush Delivery service is specified in Navy Federal's *Schedule of Fees and Charges*, which can be found at **navyfederal.org**. [6]At the age of 25, the account will be converted to a Free EveryDay Checking account automatically.

© 2025 Navy Federal NFCU 1313e (12-25)

NAVY FEDERAL Credit Union

Our Members Are the Mission

Checking account features

Navy Federal Debit Card

All checking accounts come with a Navy Federal Debit Card. It's more secure than cash and covered by our Zero Liability policy, so you're protected from unauthorized purchases as long as you report the transaction as soon as you discover it. Plus, you can easily:

- shop at millions of merchants worldwide that accept Visa® Cards
- check account balances, make deposits and loan payments, and transfer funds between free accounts at thousands of ATMs nationwide
- monitor your account/card activity by enabling customizable transaction notifications[2]
- freeze/unfreeze your temporarily misplaced card

Checking protection options

Ensure your transactions are covered by choosing one or more of the following:

- **Overdraft savings transfers** may pay check and ACH overdrafts by transferring money from your linked Share Savings account, as long as funds are available to cover the full transaction amount. This service is free of charge.[7]
- **Checking Line of Credit (CLOC)**[7] is a credit-based product, requiring credit approval. The funds needed to cover the overdraft are automatically transferred from your line of credit to your checking account. There's no transaction fee. Generally, credit lines are $500. Apply for CLOC online at **navyfederal.org** or by calling 1-888-842-6328.
- **Optional Overdraft Protection Service (OOPS)**[8] allows us to authorize overdraft transactions with your permission. You're eligible to opt in after 90 days of membership and if you're at least 18 years old for this service to take effect. Opt in at **navyfederal.org**, by calling 1-888-842-6328 or by visiting a branch. For more information on the service, see the OOPS disclosure (Form 657).

24-Hour digital banking[2] access

Navy Federal digital banking[2] gives you anytime, anywhere banking at your fingertips. View account balances and verify payments and checks clearing from your checking, savings and loan accounts. You can also:

- transfer funds between accounts
- pay bills with free Bill Pay[5]
- request withdrawals
- request eStatements instead of mailed paper statements

Service fees

You may incur charges for a returned check due to insufficient funds in your account, a stop-payment request or more than one photocopy of paid checks.

[7]The Overdraft Savings Transfer moves funds, at no charge to you, from a linked Share Savings account to your checking account when there are insufficient or unavailable funds in your checking account. Funds in your savings account will not automatically transfer to cover a debit card point-of-sale authorization. Your Share Savings account is linked to your checking account of choice, unless you decline Overdraft Savings Transfer coverage. See the NFCU Important Disclosures (NFCU 606) for more information. [8]If you are enrolled in OOPS and your checking account does not have sufficient funds to cover a check or ACH transaction, Navy Federal will first attempt to pay for the transaction at no charge using the Overdraft Savings Transfer, provided it has sufficient funds available, before using OOPS. If your checking account becomes overdrawn due to a check, ACH, or debit card point-of-sale transaction posting to your account, Navy Federal will first use the Overdraft Savings Transfer to reduce or eliminate the overdrawn amount before using OOPS. To determine whether a transaction may cause an overdraft, it is important to understand that your checking account has two kinds of balances: the Available Balance and the Current Balance. Navy Federal pays overdrafts at our discretion and reserves the right not to pay.

NAVY FEDERAL Credit Union

Our Members Are the Mission

Switching Is Easy

We make it easy for you to get the checking account that best fits your needs.
Close your old checking account and switch to the account of your choice:

- Free Active Duty Checking
- Free Easy Checking
- Free Campus Checking
- Free EveryDay Checking
- Flagship Checking

To switch, complete these five simple steps:

1. Select the account you want from the chart on page 1.
2. Complete the **checking application** and mail to Navy Federal Credit Union, P.O. Box 3100, Merrifield, VA 22116-9887. You can write yourself a check from your existing checking account at your other financial institution to fund your new checking account. You'll receive your Navy Federal starter checks within 10 business days from our receipt of your application. You can also apply online at **navyfederal.org**, at a local branch or through the mobile* app. The app is available for download from the App Store®, Google Play™ and Amazon.
3. Download the **Direct Deposit of Net Pay Enrollment** form and take it to your payroll office. We've pre-filled Navy Federal's Routing/Transit Number, so all you need to add is your new checking account number, which is printed on your starter checks, to the form below. If you haven't yet received your starter checks, sign in to digital banking* to find your new account number.
4. Complete the **Automatic Payment Change Notification** to direct companies debiting your old account to start debiting your new Navy Federal account.
5. Mail the **Checking Account Closure Notification** to your old financial institution. Keep the account open until your direct deposit and automatic payment have been changed and all your checks have cleared.

Upon processing, Navy Federal will forward a complimentary initial supply of checks, printed with your name and address and any joint owner's name. You'll also receive a *Schedule of Fees and Charges* and a *Check Order Selections* brochure.

*Message and data rates may apply. Visit **navyfederal.org** for more information. Google Play is a trademark of Google LLC. App Store is a trademark of Apple, Inc., registered in the U.S. and other countries. Amazon and all related logos are trademarks of Amazon.com, Inc. or its affiliates.

Clear

Navy Federal®
Checking Application *(Switchkit)*

For Office Use Only
Access No.
Savings No.

A. Your Information

☐ Male ☐ Female	Name: First	MI	Last	Suffix
Home Address: Street Cannot Be a Post Office Box		City	State	Zip Code
Mailing Address: Street If Different From Above Address		City	State	Zip Code
Date of Birth *(MM/DD/YY)*	Social Security No. *(SSN)* or ITIN		Home Phone No.	
Cell or Other Contact No.*	Email Address			
Driver's License or Government ID No./State		Issue Date *(MM/DD/YY)*	Exp. Date *(MM/DD/YY)*	

*If you provide a cell phone number, Navy Federal has your permission to place automated non-marketing calls and text messages to that number. Message and data rates may apply.

B. Employer Information/Other Source(s) of Income

Employer's Name			Office Phone No.
Employer's Address: Street	City	State	Zip Code
Type of Business	Job Title		No. of Years
Other Source(s) of Income *(Stocks, Alimony, Pension, etc.)*			

C. Products and Services *(You'll receive the products and services checked unless you indicate otherwise.)*

☐ Checking accounts with Navy Federal Debit Card *(If you do not select a type, a Free EveryDay Checking account will be opened automatically.)*

☐ Free Active Duty Checking® ☐ Free Easy Checking ☐ Free Campus Checking ☐ Free EveryDay Checking ☐ Flagship Checking

☐ I want Checking Line of Credit—Minimum $500 *(Subject to credit approval)*

Annual Salary $_____ Length of Time _____ Monthly Payment $_____ ☐ Rent ☐ Own

☐ Navy Federal Online Banking Email address if different than listed above _____

☐ I do not want Navy Federal Online Banking.

D. Survivorship Selection *(Check one.)*

The survivorship designation on my membership/savings account applies to all other joint accounts with the same joint owner, unless specifically designated otherwise for a particular account.

☐ Joint Account—With Survivorship
(On the death of an account owner, the deceased's shares pass to the surviving owner.)

☐ Joint Account—No Survivorship
(On the death of an account owner, the deceased's shares pass to the estate.)

The survivorship designation on my membership/savings account applies to all other joint accounts with the same joint owner, unless specifically designated otherwise for a particular account in writing. If a survivorship option has not been indicated here, your accounts will be designated as Joint *with* Survivorship.

Signature of Applicant	Signature of Joint Owner
▶	▶

Additional information on reverse. →

For Office Use Only	Employee No.	Checking No.	SOB Code

© 2020 Navy Federal NFCU 663 (4-20)

E. Joint Owner Information

☐ Male ☐ Female	Name: First	MI	Last	Suffix
Current Home Address: Street Cannot Be a Post Office Box		City	State	Zip Code
Date of Birth *(MM/DD/YY)*	Social Security No. *(SSN)* or ITIN		Home Phone No.	
Cell or Other Contact No.*	Email Address			
Driver's License or Government ID No./State		Issue Date *(MM/DD/YY)*	Exp. Date *(MM/DD/YY)*	
Employer's Name			Office Phone No.	
Employer's Address: Street		City	State	Zip Code
Type of Business		Job Title	No. of Years	
Other Source(s) of Income *(Stocks, Alimony, Pension, etc.)*				

*If you provide a cell phone number, Navy Federal has your permission to place automated non-marketing calls and text messages to that number. Message and data rates may apply.

F. Disclosure

Account Disclosures: I/We acknowledge that membership at Navy Federal Credit Union comes with certain ongoing responsibilities. By signing this document, I/we agree to all terms and conditions in the Important Disclosure Booklet and all other disclosed terms and conditions of all accounts and services that I/we may receive at Navy Federal. These terms and conditions will be disclosed in accordance with applicable state and federal laws.

Statutory Lien: I/We acknowledge and pledge to Navy Federal a statutory lien in my/our shares and dividends on deposit in all joint and individual accounts and any monies held by Navy Federal now and in the future, to the extent of any loan made and any charges payable. The statutory lien does not apply to shares in any Individual Retirement Account.

Consumer Reports: I/We authorize Navy Federal to obtain a consumer credit report to evaluate my/our creditworthiness so that I/we may be considered for other Navy Federal products and services. I/We also authorize Navy Federal to obtain consumer reports for the purposes of evaluating this checking account application and reviewing any Navy Federal accounts I/we open. I/We understand these reports may be used in decisions to deny account applications, close accounts, and/or restrict accounts or services**.**

Security Interest: I/We acknowledge and pledge to Navy Federal a security interest in the collateral securing loan(s) that I/we have with Navy Federal now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of the loan. This security interest in collateral securing other loans does not apply to any loan(s) on my/our primary residence.

Contractual Lien: I/We authorize Navy Federal to transfer funds from any accounts in which I/we have an ownership interest to correct a negative or overdrawn amount on any account on which my/our name(s) appear(s). My/Our authorization applies to all funds I/we voluntarily deposit into Navy Federal accounts, including Social Security funds, as permitted by law.

A qualifying Military Direct Deposit of Net Pay must post to your Free Active Duty Checking account within 90 days of account opening. If the Military Direct Deposit stops for more than 90 days, the account converts to a Free EveryDay Checking account.

Identification and Escheatment: Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, including joint owners and authorized signers. *What this means for you:* When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. It may be necessary for Navy Federal to restrict account access or delay the approval of loans pending further verification. Property may be transferred to the appropriate state if there has been no activity within the time period specified by state law.

Free Campus Checking: Free Campus Checking accounts automatically convert to Free EveryDay Checking accounts on the member's 25th birthday. When this occurs, the terms of the Free EveryDay Checking account will apply. You will be notified of this change. Please see Navy Federal's current *Schedule of Fees and Charges* for important account information.

G. Required Signatures and Tax Certification

By signing, I/we acknowledge that I/we have read and agree to the information/disclosure above.

Tax Certification *(This certification does not apply if I have checked the box below my signature.)*

Under penalty of perjury, I certify that (1) the SSN/ITIN provided on this form is correct, (2) I am not subject to backup withholding, and (3) I am a U.S. citizen or U.S. resident alien.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of Applicant *(required)* ▶	Date *(MM/DD/YY)*

☐ By checking this box, I certify that I am a non-resident alien and I have completed a Form W-8BEN.

Signature of Joint Owner *(required if applicable)* ▶	Date *(MM/DD/YY)*

☐ By checking this box, I certify that I am a non-resident alien and I have completed a Form W-8BEN.

© 2020 Navy Federal NFCU 663 (4-20)

Navy Federal Credit Union

Automatic Payment Change Notification

Forward completed form to any company that is automatically withdrawing funds from your checking account at your previous financial institution.

Name: First	MI	Last	Suffix	Social Security No.

Company to Receive This Form	Company Address: Street	City	State	Zip Code

Previous Financial Institution	Address: Street	City	State	Zip Code

New Financial Institution	Address: Street	City	State	Zip Code	Routing No. for New Financial Institution
Navy Federal Credit Union	**P.O. Box 3000**	**Merrifield**	**VA**	**22119-3000**	**2560-7497-4**

Previous Account No.	Amount of Payment	New Account No. (10 digits)	Daytime Telephone No.

I hereby authorize this change in automatic payment, effective *(Enter Date)* _____. This authorization is to remain in effect until the payment office has received notification from me to terminate this automatic payment.

Signature	Date *(MM/DD/YY)*
▶	

© 2019 Navy Federal NFCU 662A (8-19)

Photocopy as Needed

Navy Federal Credit Union

Checking Account Closure Notification

Forward completed form to your previous financial institution.

Previous Financial Institution	Account No.

Name on Account	Social Security No.	Daytime Telephone No.

Name on Account	Social Security No.	Daytime Telephone No.

☐ Cancel any automatic transfers effective *(Enter Date)* _____.

☐ Please send any remaining funds to my 10-digit account no. at Navy Federal Credit Union. _____ P.O. Box 3000, Merrifield, VA 22119-3000

☐ Please send a check payable to me/us for the remaining balance in the above-described account directly to me/us at this address:

Street	City	State	Zip Code
		Select	

I hereby authorize this closure of my checking account, effective *(Enter Date)* _____.

Signature	Date *(MM/DD/YY)*
▶	

© 2019 Navy Federal NFCU 662B (8-19)

Photocopy as Needed