NAVY FEDERAL Credit Union

Clear

Automatic Funds Transfer Authorization Via the Automated Clearing House *(ACH)*

These requests can be submitted through self-service on Navy Federal Mobile or Online Banking and do not require this form to be completed. By completing and signing this form, you authorize Navy Federal to establish transfers from or to your Navy Federal account on a schedule you establish as specified herein. **Note: If form is incomplete, transfer will not occur.**

1. One account must be a Navy Federal account, and the other must be a non-commercial checking account at another financial institution within the jurisdiction of the United States.
2. **You must be an owner of the "From" checking account.**
3. You may use this form to authorize transfers:
   - from your external checking account at another financial institution to pay a Navy Federal loan, including a consumer loan, credit card, checking line of credit, home equity line of credit (HELOC), first mortgage loan, or fixed equity loan. **You must be the owner or joint owner of the receiving account.** One-time-only first mortgage, fixed equity, or HELOC loan payments can be scheduled by using this form. To establish a recurring mortgage, fixed equity, or HELOC loan payment, please contact the Mortgage Dept. at 1-888-842-6328.
   - from your Navy Federal checking account to a non-commercial checking account at another financial institution only.
4. You *may not* use this form to establish transfers to a Navy Federal savings account, checking account, Money Market Savings Account, Certificate or IRA, external commercial account, or account at a financial institution outside United States jurisdiction.

Transfer "To" Account *(Money Going To)*		**Transfer "From" Checking Account** *(Money Coming From)*
☐ I am an owner/joint owner on this account. ☐ I am not an owner/joint owner on this account.		☐ I am an owner/joint owner on this account.
Legal Name on Account		Legal Name on Account
Account Number		Account Number
Recurring or One-Time Transfer Navy Federal Account ☐ Consumer Loan ☐ Credit Card ☐ Checking Line of Credit ☐ Non-Navy Federal Checking Account	**One-Time Transfer Only** ☐ First Mortgage Account ☐ Fixed Equity Loan ☐ HELOC	☐ Navy Federal Checking Account ☐ Non-Navy Federal Checking Account
Financial Institution Name		Financial Institution Name
Account Routing and Transit Number		Account Routing and Transit Number

Amount of Transfer	Date of First Transfer *(MM/DD/YY)*	Number of Transfers or ☐ Pay Until Further Notice

Frequency *(Select Only One)*

☐ One Time ☐ Bi-Weekly ☐ Weekly ☐ Monthly

Transfers to an account at another financial institution may be requested for a minimum of $5.00 to a maximum of $5,000.00. The total of all transfers to an account at another financial institution is limited to $5,000.00 per calendar day. Transfers to Navy Federal Loans, credit cards, Checking Line of Credit, Fixed Equity Loans, and HELOCs are limited to amounts from $5.00 to $10,000.00 per day. Transfers to Navy Federal Mortgages are limited to amounts from $5.00 to $30,000.00 per day.

- **Transfer requests** will be processed on the day requested, unless the scheduled date falls on a weekend or federal holiday. In this event, the transfer will be made on the business day preceding the weekend or federal holiday, when possible. If the request is made on a weekend, the first transfer will occur on the first business day after the request. For transfers to a checking account at another financial institution, we cannot guarantee when the receiving financial institution will make the funds available. Typically, the funds you are transferring will be available to the recipient within two (2) to three (3) business days.
- **To cancel this authorization**, you must contact Navy Federal no less than three (3) business days prior to the next scheduled transfer. The transfer may not be able to be stopped if notice is provided in less than three (3) days. You may contact Navy Federal toll-free in the U.S. at 1-888-842-6328. For toll-free numbers when overseas, visit **navyfederal.org**. Use 1-703-255-8837 for collect international calls. You can also visit a Navy Federal branch or, if you are enrolled, sign in to Navy Federal Online Banking at **navyfederal.org**.
- **If a consumer loan payment or payment to a mortgage loan is returned for insufficient funds or uncollected funds,** the transaction will be automatically resubmitted for payment two (2) banking days following the receipt of the return.
- Final payments on consumer loans: The final recurring transfer may be less than the scheduled payment and will be adjusted to pay the remaining balance in full.
- **Navy Federal has the right to terminate this authorization agreement for any reason.**

Account Holder Signature ▶	Contact Phone Number	Access Number	Date *(MM/DD/YY)*

The **Routing and Transit Number** can be found at the bottom of a check from the receiving financial institution. It is always nine (9) digits long and is always bracketed by the computer symbol that looks like a vertical line followed by two (2) dots. The other two (2) numbers are the account number and the check number.



This is where the routing number

Note: Navy Federal's routing number is 256074974.

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Please see the following instructions to submit completed form:

Submission Instructions
Branch: Go to **navyfederal.org/branches-atms/index.php** to find your closest branch office. **For Non-Navy Federal checking account transfers:** **Fax:** 703-255-7969 **Mail:** Navy Federal Credit Union, ATTN: ACH Originations, PO Box 3000, Merrifield, VA 22119-3000 **For consumer loan and checking line of credit payments:** **Fax:** 703-206-3132 **Mail:** Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100 **For credit card payments:** **Fax:** 703-206-4334 **Mail:** Navy Federal Credit Union, PO Box 3500, Merrifield, VA 22119-3500 **For mortgage and equity loan payments:** **Fax:** 703-206-3108 **Mail:** Navy Federal Credit Union, PO Box 3300, Merrifield, VA 22119-3300

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