NAVY FEDERAL Credit Union

Savings Programs

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
Online at navyfederal.org

Or visit a branch

Make Saving a Lifelong Habit

From a new car to higher education, a larger house to a once-in-a-lifetime vacation, we all have big dreams. A savings program can help you take charge of your financial future and get the things you need—and want.

Whether you're just starting to save or have been at it for years, we have an account to help you on your way.

Savings Accounts

The savings account you set up when you joined Navy Federal is the first step toward growing your money.[1] Your account gives you:

- the flexibility of total liquidity, which means you can withdraw and transfer money anytime—in person, at an ATM, via mobile[2] or online banking—and even by mail
- an excellent dividend rate and yield that are typically higher than those of a checking account
- dividends that are earned from day-of-deposit to day-of-withdrawal on the entire balance at the end of the day
- dividends that are compounded monthly and credited to the account on the last business day of each month

Navy Federal Savings Products

Did you know we have more than just basic savings accounts to help you in your savings journey? We pay dividends on the original deposit, as well as any earnings that have been credited to the account. Plus, you can rest assured that your money is federally insured in accordance with federal regulations.

Money Market Savings Account

A Money Market Savings Account is a liquid savings account that offers you the potential for higher earnings than a standard savings account. It even allows you to earn dividends with just a $2,500 minimum.

Fixed-Rate Certificates

Certificates earn higher dividends than basic savings accounts. You get to choose how long you'll leave your money to grow (like 12 or 18 months or more). They're great for larger savings goals.

Certificates aren't quite as liquid as traditional savings accounts. If you redeem them before their maturity date, penalties may apply. But, the great thing about certificates is, your earnings are guaranteed! So, you can grow your money even faster.

EasyStart℠ Certificate

- $50 minimum deposit
- 12-, 18- and 24-month terms
- Cash deposits and automatic transfers in any amount, anytime

Fixed-Rate Certificates

- $1,000, $20,000 and $100,000 minimums
- Short term: 3, 12, 18 and 24 months
- Long term: 3, 5 and 7 years
- May be pledged as collateral on a Navy Federal secured loan

Plus, our subsidiary company, Navy Federal Investment Services (NFIS), can help with long-term planning as well as investing needs.[3] Our services include:

- retirement planning
- education planning
- trust and legacy planning
- retirement plan rollovers
- investment services for stock market investments (mutual funds, stocks, bonds and annuities)

Please note that NFIS products and accounts aren't federally insured and may lose value.

[1]If you maintain an active checking account, Certificate, IRA or ESA, or have a current account with the credit union as a borrower, your savings account must have a minimum of $5. If not, your savings account must have a minimum of $50. A $3-per-quarter fee will be charged if your savings account has no activity for 12 months, you have no other Navy Federal account relationships, and your combined balance is less than $50. This fee does not apply to members under age 24.
[2]Message and data rates may apply. Visit **navyfederal.org** for more information.

Individual Retirement Plans

To help you build your retirement fund, Navy Federal offers Traditional and Roth Individual Retirement Arrangements (IRAs) and Simplified Employee Pension (SEP) plans. During your wage-earning years, you may contribute up to the maximum contribution limit allowed each year, or up to 100% of your income, whichever is less. (Note: Federal law prohibits IRA funds from being pledged as collateral on loans.)

Traditional, Roth and SEP contributions may be deposited into an IRA Savings Account or Certificate.

Traditional and Roth IRA Contribution Limits

Years	Under age 50	Age 50 and older
2025	$7,000	$8,000
2026	$7,500	$8,600

Traditional IRA

Depending on your adjusted gross income and marital status, contributions to a Traditional IRA may be tax-deductible.

Roth IRA

With a Roth IRA, the contributions are not tax-deductible, but the dividends grow tax-free. Just remember—you cannot withdraw funds until you turn age 59½, and a plan must be opened for at least 5 years.

Simplified Employee Pension (SEP)

SEPs are retirement plans for small business owners who have no or few employees. (Maximum annual contribution of 25% of your salary not to exceed $72,000 for 2025.)

Specialty Accounts

Navy Federal offers even more accounts designed to manage your specific needs.

Custodial Account

Established under the Uniform Transfers to Minors Act, a Custodial Account is a special savings account that administers gifts to minors while providing potential tax savings.

Education Savings Account (ESA)

Save for your child's education with an ESA. Contributions grow tax-free, and withdrawals for qualified higher education expenses are tax-free.

ESA Certificates

ESA contributions are eligible for certificate products described in the EasyStart and Fixed-Rate Certificates sections. (Note: Federal law prohibits ESA Certificates from being pledged as collateral on loans.)

Estate Account

Estate administrators often find this account useful, as it consists of a special checking account with a companion savings account. This way, the administrator can keep the estate's affairs separate from his or her own finances.

Payable On Death (POD), Deposit Trust Accounts

When estate planning, consider using our POD and Deposit Trust Accounts, which allow you to manage and use the money in your accounts while ensuring that remaining funds will pass to your loved ones upon your death.

Navy Federal Credit Union is federally insured by NCUA.

[3]Non-deposit investments, brokerage, and advisory products are only sold through Navy Federal Investment Services, LLC (NFIS), a member of FINRA/SIPC and an SEC-registered investment advisory firm. NFIS is a wholly owned subsidiary of NFFG. Insurance products are offered through NFFG and NFIS. **These products are not NCUA/NCUSIF or otherwise federally insured, are not guaranteed or obligations of Navy Federal Credit Union (NFCU), are not offered, recommended, sanctioned, or encouraged by the federal government, and may involve investment risk, including possible loss of principal.** Deposit products and related services are provided by NFCU. Financial Advisors are employees of NFFG, and they are employees and registered representatives of NFIS. NFIS and NFFG are affiliated companies under the common control of NFCU. Call 1-877-221-8108 for further information. Trust services available through MEMBERS Trust Company. 1-855-358-7878.

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