

# 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 30<sup>1</sup> ..... Included  
31+<sup>1</sup> ..... \$0.25 each

## Business Plus Checking

### Unlimited Signers

- Monthly service fee ..... \$8.00
- Monthly transaction fee  
Electronic transactions ..... None
- Non-electronic transactions  
First 50<sup>1</sup> ..... Included  
51+<sup>1</sup> ..... \$0.25 each

## Premium Business Checking

### Unlimited Signers

- Monthly service fee<sup>2</sup> ..... \$20.00
- Monthly transaction fee  
Electronic transactions ..... None
- Non-electronic transactions  
First 100<sup>1</sup> ..... Included  
101+<sup>1</sup> ..... \$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

- Check/ACH debit returned for non-sufficient funds \$29.00
- GO BIZ<sup>®</sup> 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 2 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<sup>®</sup> ..... \$12.95

## GO BIZ Debit Card

- Mailing Fees  
First-Class USPS, new or replacement card<sup>3</sup> ..... Free  
First-Class USPS, system-generated PIN<sup>3</sup> ..... 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

## Foreign Transactions

Transactions made in foreign countries ("Foreign Transactions") with the GO BIZ Debit Card will be charged 1% of the transaction amount. Foreign Transactions include internet and ATM transactions made while you are in the U.S. (or in any other location) with merchants that process the transactions in foreign countries.

## 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 2 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.



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

Fees are subject to change.

Transaction Type	Navy Federal ATM	CO-OP Network <sup>®</sup> ATM	Non Navy Federal/Non CO-OP Network ATM	Interlink <sup>®</sup> /Maestro <sup>®</sup>
Cash withdrawal <sup>4</sup>	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 <sup>5</sup>	None	None	Not applicable	Not applicable
<b>Rejected transactions</b> 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.

VISIT [NAVYFEDERAL.ORG/BUSINESS](https://NAVYFEDERAL.ORG/BUSINESS) TO FIND YOUR TOOLS | CALL **877-418-1462**



Federally insured by NCUA. <sup>1</sup>Non-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.) <sup>2</sup>Monthly service fee waived if average daily balance is \$5,000 or more. <sup>3</sup>The date of delivery depends on the postal service in your area. <sup>4</sup>Navy Federal gift cards cannot be used to obtain cash from the ATM or cash back at the Point-of-Sale. <sup>5</sup>GO Prepaid and gift cards are not eligible for deposits at the ATM. © 2023 Navy Federal NFCU 1284-B (1-23)

## Schedule of Fees and Charges



**NAVY FEDERAL**  
Business Solutions<sup>®</sup>

**YOUR TRUSTED  
PARTNER FOR  
BUSINESS BANKING**