

**1-888-842-6328**

For toll-free numbers  
when overseas, visit  
[navyfederal.org](http://navyfederal.org).

Collect internationally  
**1-703-255-8837**

TDD for the hearing  
impaired **1-888-869-5863**  
Online at [navyfederal.org](http://navyfederal.org)

**Or visit a branch**

## ACCOUNT HOLDER CHANGE

Joint accounts belong equally to both the primary account holder\* and the joint owner. Changing the joint account relationship can be done in 2 ways—voluntarily and involuntarily.

## SAVINGS/CHECKING/MONEY MARKET ACCOUNTS

### Voluntary Removal

Joint owners who voluntarily wish to be removed from an account should complete and return the Voluntary Removal of Joint Owner Request form (search “NFCU 596” on [navyfederal.org](http://navyfederal.org)). A written request from the joint owner is also acceptable.

### Certificates

- > Certificate account numbers won't change.
- > Terms (i.e., rate, maturity date, dividend options) for your Certificate accounts will remain unchanged.

### Involuntary Removal

If you're the primary account holder, you can close your account and open a new one in your name only or with a new joint owner. This action can be completed in a branch, online through an eMessage or by calling 1-888-842-6328.

- > This is known as an Account Shutdown.
- > If your current joint owner is unavailable or unwilling to initiate voluntary removal, you must close your existing joint deposit accounts.
- > Your Direct Deposit/allotment(s) will be redistributed to your new account number (remember to provide your employer's payroll department with your new account information).
- > All Navy Federal Debit Cards, CUCARDS® and Personal Identification Numbers (PINs) will immediately become invalid.

- > If requested, a new Navy Federal Debit Card, CUCARD and/or PIN will be mailed to you.
- > Your checking account, savings account and/or Money Market Savings Account (MMSA) will be closed.
- > The existing balance will be transferred to a new corresponding type account, established in your name only, under your new account number.
- > New starter checks will be sent automatically.
- > All outstanding debit card transactions will be paid.
- > All outstanding checks will be returned with the status “Account Closed.”

Co-borrowers of a Checking Line of Credit (CLOC) cannot be removed or changed.

- > If your CLOC has a balance, you may freeze it, which means that neither you nor your co-borrower may use it. If you do this, we recommend you destroy all CLOC checks with your CLOC account number.
- > You and your co-borrower, if any, are responsible for repayment of the CLOC balance.
- > Once the CLOC balance is paid in full, the CLOC will be closed.

### Certificates

- > A new Certificate account will be established without the joint owner being involuntarily removed. Any other existing joint owners will be added on the new Certificate account.
- > Terms (i.e., rate, maturity date, dividend options) for your Certificate accounts will remain unchanged.

## INDIVIDUAL RETIREMENT ARRANGEMENTS (IRAs)

- > IRAs don't have joint owners.
- > Beneficiaries will remain the same. If you wish to change your IRA beneficiaries, you may complete a Designation of Beneficiaries for IRAs form (search "NFCU 584" on [navyfederal.org](https://navyfederal.org)).

## CONSUMER LOANS

You and any co-applicant remain responsible for repayment of the outstanding balance(s) under the existing repayment terms.

## CREDIT CARDS

- > You and any joint cardholder remain responsible for repayment of the outstanding balance(s).
- > A joint cardholder who wants to be removed may contact the primary account holder and request they complete a Credit Card Joint Cardholder Removal Request and Individual Application form (search "NFCU 225" on [navyfederal.org](https://navyfederal.org)). Alternatively, the joint cardholder may ask the primary account holder to call Navy Federal in order to submit a request to apply individually. If the primary cardholder doesn't wish to apply individually, the joint cardholder may close the account to prevent future transactions.
- > If the removal of your joint cardholder is approved, the joint cardholder's name will be removed from the credit card account, and you'll be solely responsible for the balance. You may either keep the same account number or request a new one.

- > If you have an authorized user on your credit card, his or her name can be deleted from the account. The account can remain open, with its number unchanged. However, if the primary cardholder believes the account may be compromised, the credit card account can be closed immediately and a new number assigned. No new application is required in either circumstance.
- > If a new credit card number is requested, the former credit card will be declined by merchants. Therefore, until the replacement card is received, the primary cardholder will be temporarily without a credit card. If there's no concern about a compromise and the member wishes to retain the same account number, the authorized user should be instructed to destroy the card in their name, as payment for any charges remains the responsibility of the primary cardholder.

## MORTGAGE AND EQUITY PRODUCTS

- > Both you and your co-borrower/co-signer remain equally responsible for any outstanding balance.
- > The Home Equity Line of Credit (HELOC) will remain open, unless you specifically request in writing to close this account.
- > If you choose to close your HELOC and later decide to re-apply, you must pay all fees normally charged to obtain a HELOC.



\*If the primary account holder is a minor, a new joint owner may be added using the Minor Membership Application (NFCU 97MI). Existing joint owners who wish to be removed should inform us in writing.

**Navy Federal®**  
**Voluntary Removal of Joint Owner Request**

Owner of the account from which the joint owner(s) wish(es) to be removed:

Access No.	Member's Name: First	MI	Last	Suffix
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Joint Owner(s) requesting to be removed:

Access No.	Joint Owner Name (1): First	MI	Last	Suffix
Access No.	Joint Owner Name (2): First	MI	Last	Suffix

I/We voluntarily request that the name(s) above be removed as joint owner(s) of the Navy Federal Credit Union account(s) listed below, and if applicable, also removed as the authorized user(s) of the Credit Union Services Card (CUCARD®) and Navy Federal Debit Card. **Please note that account balance(s) must be current and minors are required to have an adult joint owner.**

I/We understand that all rights as joint owner(s) of the account(s) are relinquished and that I/we can no longer obtain information or make transactions on any of these accounts. To remove someone from a credit card or loan, please visit your local branch or call 1-888-842-6328.

**Check this box to be removed as Authorized User to online banking.**

**Under each account type below, please list the full account number(s) from which you wish to be removed:**

**Savings Account No(s).**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Money Market Savings Account (MMSA) No(s).**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Checking Account No(s).**

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\_\_\_\_\_

\_\_\_\_\_

**Jumbo MMSA No(s).**

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\_\_\_\_\_

\_\_\_\_\_

**Certificate Account No(s).**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Custodial Account (Custodian) No(s).**

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\_\_\_\_\_

\_\_\_\_\_

Joint Owner(s) physical signature(s) required for this request to be processed.

Joint Owner Signature (1) ▶	Date (MM/DD/YYYY)
Joint Owner Signature (2) ▶	Date (MM/DD/YYYY)

**Submission Instructions**

**Fax:** Fax completed form to 703-206-4600, ATTN: "Membership Administration."

**Mail:** Send completed form to Navy Federal Credit Union, P.O. Box 3002, Merrifield, VA 22116-9887.

**Online:** Sign into online banking > Select "Messages" tab > Select "Send us a message" tab > Under "My Message is About," select "General" > Under "Regarding," select "Add Remove Joint Owner" > Fill out subject as "Removal of Joint Owner Request" > Attach completed 596.

**Branch:** Go to [navyfederal.org/branches-atms/index.php](http://navyfederal.org/branches-atms/index.php) to find your closest branch office.

