SCHEDULE OF FEES AND CHARGES

Business Checking Owner and 1 Signer Allowed

•	Monthly transaction fee
	Electronic transactions None
•	Non-electronic transactions
	First 30 ¹ Included
	31+1 \$0.25 each

Business Plus Checking Unlimited Signers

Monthly transaction fee
Electronic transactions None
Non-electronic transactions
First 50 ¹ Included

51+1 \$0.25 each

Monthly service fee\$8.00

Premium Business Checking Unlimited Signers Mapthly service fee?

• Monthly service ree* \$20.00
Monthly transaction fee Electronic transactions
Non-electronic transactions
First 100 ¹ Included
101+1 \$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

•	Checky Act racbit retained for non-sumerent rands \$25.00
•	GO BIZ® Debit Card point-of-sale overdraft fee \$29.00
•	Stop payment Single item
•	Copy of, or information from, a paid or deposited item (cost per copy after the first free copy per month)
•	Repeated checkbook balancing assistance (per half-hour)
•	More than 2 cashier's checks per day (per check)
•	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® \$12.95

GO BIZ Debit Card

•	Mailing Fees	
	First-Class USPS, new or replacement card ³	Free
	First-Class USPS, system-generated PIN ³	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.

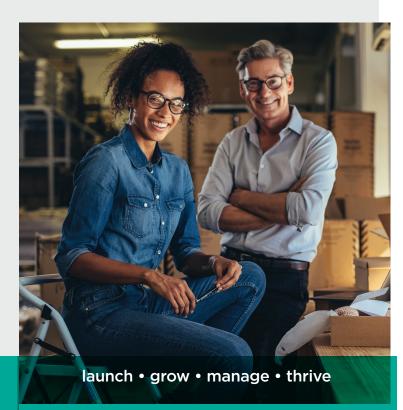
Miscellaneous Account Services

Address Research Unclaimed Shares fee
 (per quarter)No charge

Notary Public Service

- Navy Federal-related document No charge
- 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.



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

Fees are subject to change.

Transaction Type	Navy Federal ATM	CO OP Network® ATM	Non Navy Federal/Non CO OP Network ATM	Interlink*/Maestro*
Cash withdrawal ⁴	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 ⁵	None	None	Not applicable	Not applicable
Rejected transactions 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:

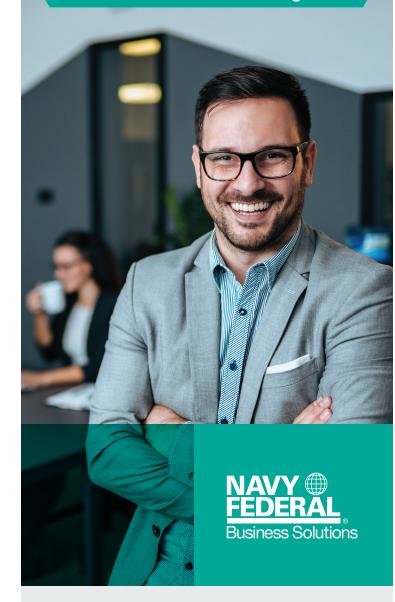
- Please ensure you have sufficient funds in your account to cover the withdrawal and the fee.
- All checks and cash deposits to non-Navy Federal ATMs are subject to a five-business-day hold beginning the date the check is posted.
- Deposits can be made at Navy Federal-owned ATMs and CO-OP Network ATMs.
- 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 TO FIND YOUR TOOLS | CALL 877-418-1462



Federally insured by NCUA. '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.) 'Monthly service fee waived if average daily balance is \$5,000 or more. 'The date of delivery depends on the postal service in your area. 'Navy Federal gift cards cannot be used to obtain cash from the ATM or cash back at the Point-of-Sale. '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



YOUR TRUSTED PARTNER FOR BUSINESS BANKING