

HIGHLIGHTS

Include Any Income
You Receive

Deposit All or Part

Enjoy Smart Money
Management Tools

Unlock Powerful Perks

Get Started

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

For rates,
online applications or
to find a branch near you,
visit navyfederal.org.

Get Your Pay the Fast, Secure Way

With direct deposit,¹ your paycheck or allotment is automatically electronically deposited into your Navy Federal Credit Union deposit account—providing you with fast, secure access to your funds right away. Other perks of direct deposit? You can lower your risk of ID theft and mail fraud while enjoying a suite of digital tools that can simplify managing your money.

Include Any Income You Receive

Any regular deposits you receive can be sent directly to your Navy Federal Credit Union deposit account.

- Salary
- Stock dividends
- Social Security benefits
- Retirement income

You can also have federal tax refunds deposited directly. Just check the appropriate box on your tax return and include our routing/transit number and your account number.

Deposit All or Part

You can deposit all your money in one account or establish an allotment—an amount you specify—to be sent to the Navy Federal deposit account you choose. You can divide your deposit among up to 3 Navy Federal accounts:

- Checking
- Savings
- Money market
- IRA
- Certificate

Enjoy Smart Money Management Tools

Did you know your Navy Federal accounts come with a variety of tools to help with money management?

- Want to know when your deposit hits your account? Set up a secure notification in seconds.
- Want to start building up your savings before you're tempted to spend it? No problem. **Just split your direct deposit between your checking and a savings account.** You'll be able to choose how much goes into each.
- Want to ensure your Navy Federal consumer loan or checking protection is paid on time? You can set up automatic payments from your deposit account.
- Need to check your balance, pay bills or transfer money? It's a breeze to do with our mobile app² and online banking.
- Want to pay for recurring online subscriptions, services and purchases from a single place? You can easily link them to your account with Card on File. And, if you decide to switch which account you use to pay, you'll only have to update that information in one place.

Unlock Powerful Perks

With direct deposit, you also open the door to even more ways to earn and save, like:

- higher dividends with a special rate on a Special EasyStartSM Certificate
- higher cash-back rate on *cash*Rewards credit card purchases
- more money in your pocket with up to \$120 a year in ATM fee rebates on accounts that offer them³ (up to \$240 a year for Free Active Duty Checking[®] accounts⁴)
- early access to pay for Active Duty servicemembers with Free Active Duty Checking



Navy Federal is federally insured by NCUA.

You may qualify for direct deposit if you have (1) a recurring ACH from employer, military pay, or certain government agency pay or benefits in your name that is deposited into a Navy Federal deposit account where you are Primary or Secondary Owner; or (2) mobile deposits, ATM deposits, or branch deposits totaling at least \$500 and recurring for at least 3 out of 4 consecutive months that are deposited into Navy Federal deposit accounts where you are Primary Owner; or (3) monthly non-payroll ACH totaling at least \$500 and recurring for at least 3 out of 4 consecutive months that are deposited into Navy Federal deposit accounts where you are Primary Owner; or (4) monthly non-payroll ACH totaling at least \$500 and recurring for at least 3 out of 4 consecutive months that are deposited into Navy Federal deposit accounts where you are Secondary Owner. ²Message and data rates may apply. Visit navyfederal.org for more information. ³Up to \$10 per statement period with Free Easy Checking, Flagship, and Free Campus Checking accounts. Direct Deposit required in order to receive ATM fee rebates for Flagship Checking. ⁴Up to \$20.00 in ATM fee rebates per statement period. Available for Free Active Duty Checking only. A qualifying Military Direct Deposit must post to your Free Active Duty Checking account within 180 days of account opening. If the Military Direct Deposit stops for more than 180 days, the account converts to a Free Everyday Checking account. ⁵Allotment of military pay is not allowed for making consumer loan payments directly. If you receive military pay and would like to make recurring payments to your Navy Federal loan account, you should establish recurring payments from your checking or savings account.

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Get Started

You may be required to fill out a specific form or provide a voided check. All employers will need:

- Navy Federal Credit Union’s routing number: 256074974
- your deposit account number (available in our mobile app² or online banking)

To find your account number(s), sign in and select the account(s) where you’ll be depositing your money. Your account number will be to the right of the account name. Click the circle icon to expand and show the whole number.

Directions by Employer Types

Your setup steps will depend on your employer type (see below). Choose the one that most closely describes your organization.

STANDARD PAY

For paychecks from organizations not related to military service, government agency employment or benefit pay, use our Direct Deposit of Net Pay Enrollment Form.

MILITARY PAY (MYPAY)

If your paychecks are for any of the following, sign up through MyPay:⁵

- Active Duty military service pay
- reserve military service pay
- military retirement pay
- employment with the Department of Defense (DoD)
- civilian employment with the Defense Finance and Accounting Services (DFAS)

GOVERNMENT AGENCY PAY & BENEFITS

For agency pay, use the Standard Form 1199A. If you receive benefit payments from the federal government for any of the following, sign up through Go Direct.

- Social Security
- Supplemental security income
- VA benefit and insurance pay
- Civil service retirement
- Railroad retirement

cut along dotted line ✂

**Navy Federal Credit Union
Direct Deposit Enrollment**

Name: First	MI	Last	Suffix
Current Home Address: Street	City	State	Zip Code

I hereby authorize the company named below to initiate direct deposits to the account indicated.

Company Name:

Account Information

Navy Federal Credit Union	Account No. 1	Account No. (10 digits, not Access Number)	Amount of Deposit
	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market		<input type="checkbox"/> Net Pay <input type="checkbox"/> Other \$
2560-7497-4	Account No. 2	Account No. (10 digits, not Access Number)	Amount of Deposit
	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market		<input type="checkbox"/> Net Pay <input type="checkbox"/> Other \$

This authorization is to remain in effect until the payment office has received written notification from me to terminate the direct deposit.

Signature	Date (MM/DD/YYYY)
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