

Navy Federal®

Free Easy Checking Account Fees and Terms

As of 6/23/2025

Account Opening and Usage	<div>Minimum deposit to open.....\$0.00</div> <div>Monthly service fee .....\$0.00</div> <div>Dividends .....Yes</div> <div>Bill Pay service fee.....\$0.00</div> <div>Navy Federal ATM fee.....\$0.00</div> <div>CO-OP Network® ATM fee .....\$0.00</div> <div>Non-Navy Federal/Non-CO-OP Network ATM fee (overseas included).....\$1.00</div> <div>Dormant checking account fee.....\$3.00</div> <div>Stop-payment fee.....\$20.00</div>	<div>Direct deposit or 20 Navy Federal Debit Card transactions (any combination of posted debit card purchases or ATM withdrawals) required. 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 three out of four 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 three out of four 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 three out of four consecutive months that are deposited into Navy Federal deposit accounts where you are Secondary Owner. If the account does not meet the 20 Navy Federal Debit Card transactions for six consecutive statement periods or the direct deposit requirement for six consecutive statement periods, the account will be converted to a Free EveryDay Checking account.</div> <div>Current rates may be obtained online at <a href="https://navyfederal.org">navyfederal.org</a>.</div> <div>The owner of a non-Navy Federal ATM may charge a fee. Up to \$10.00 in ATM fee rebates per statement period.</div> <div>Assessed after 365 days of inactivity on accounts with a combined checking and savings balance of less than \$50.00 and no other Navy Federal products during that time.</div> <div>If stopping a series of checks, the fee is \$25.00.</div>
Overdraft Options	<div>Navy Federal Credit Union offers Checking Protection options in order to authorize overdraft transactions and avoid NSF fees.</div> <div>No overdraft service.....\$0.00</div> <div>Overdraft transfer fee from savings .....\$0.00</div> <div>Checking Line of Credit (CLOC) transfer fee.....\$0.00</div> <div>Optional Overdraft Protection Service (OOPS).....\$20.00</div> <div>Maximum number of overdraft fees per day..... 1</div> <div>Minimum overdrawn balance required to trigger a fee..... \$50.00</div> <div>Extended overdraft fee.....\$0.00</div>	<div>If you choose not to opt in to any kind of overdraft service, ATM and point-of-sale (POS) debit card transactions that would cause an overdraft will be declined at no cost to you.</div> <div>Payment of a check that exceeds your approved credit limit is \$10.00.</div> <div>Total overdrafts cannot exceed \$500, including fees. <b>However</b>, your account may become overdrawn in excess of the \$500 limit due to fees. See the Optional Overdraft Protection Service (OOPS) Disclosure (Form 657).</div> <div>You will not be charged a fee on transactions of \$20.00 or less.</div>
Processing Policies	<div>Navy Federal Credit Union posts items presented on your account in the following order:</div> <div>1. All Credits</div> <div>2. ATM Debits (from smallest to largest)</div> <div>3. POS Debits (from smallest to largest)</div> <div>4. ACH Debits (from smallest to largest)</div> <div>5. Checks<sup>1</sup> (from smallest to largest)</div> <div>Funds deposited to your account are generally available for withdrawal (Longer Delays May Apply):</div> <div>Cash Deposit With Teller.....same business day</div> <div>Cash Deposit With ATM.....same business day</div> <div>Check Deposit With Teller.....next business day<sup>2</sup></div> <div>Check Deposit With ATM.....next business day<sup>3</sup></div> <div>Direct Deposit.....same business day<sup>4</sup></div> <div>Wire Transfer Deposit .....same business day</div> <div>Mobile Deposits.....next business day<sup>5</sup></div>	<div><sup>1</sup>Subject to <a href="#">Funds Availability Policy</a>.</div> <div><sup>2</sup>The first \$275 of a deposit of checks will be available on or before the first business day after we are considered to have received your deposit. The remaining amount will be available for withdrawal the second business day after we are considered to have received your deposit.</div> <div><sup>3</sup>The first \$275 will be available the first business day after we are considered to have received your deposit. Any remaining funds will be available the second business day after we are considered to have received your deposit. Deposits at nonproprietary ATMs (ATMs we do not own or operate) are not available until the fifth business day after the date of deposit.</div> <div><sup>4</sup>Direct deposit is available the same business day, but at midnight.</div> <div><sup>5</sup>Up to \$275 of mobile check deposits will be available the first business day after the deposit is approved. The balance of deposits will generally be available by the third business day.</div>
Dispute Resolution	If you have a dispute regarding your account or the service you have received, please contact us at 1-888-842-6328.	

Federally insured by NCUA.