

Navy Federal®

Free Active Duty Checking® Account Fees and Terms

As of 6/23/2025

Account Opening and Usage	Minimum deposit to open.....	\$0.00	Qualifying Military Direct Deposit of Net Pay must post to your Free Active Duty Checking account within 180 days of account opening. If Military Direct Deposit stops for more than 180 days, the account converts to a Free EveryDay Checking account.
	Monthly service fee	\$0.00	
	Dividends	Yes	Current rates may be obtained online at navyfederal.org .
	Bill Pay service fee.....	\$0.00	
	Navy Federal ATM fee.....	\$0.00	The owner of a non-Navy Federal ATM may charge a fee. Up to \$20.00 in ATM fee rebates per statement period.
	CO-OP Network® ATM fee	\$0.00	
	Non-Navy Federal/Non-CO-OP Network ATM fee (overseas included).....	\$1.00	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.
	Dormant checking account fee.....	\$3.00	
Stop-payment fee.....	\$20.00	If stopping a series of checks, the fee is \$25.00.	
Overdraft Options	Navy Federal Credit Union offers Checking Protection options in order to authorize overdraft transactions and avoid NSF fees.		
	No overdraft service.....	\$0.00	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.
	Overdraft transfer fee from savings	\$0.00	
	Checking Line of Credit (CLOC) transfer fee.....	\$0.00	Payment of a check that exceeds your approved credit limit is \$10.00.
	Optional Overdraft Protection Service (OOPS).....	\$20.00	Total overdrafts cannot exceed \$500, including fees. However , your account may become overdrawn in excess of the \$500 limit due to fees. See the Optional Overdraft Protection Service (OOPS) Disclosure (Form 657).
	Maximum number of overdraft fees per day.....	1	You will not be charged a fee on transactions of \$20.00 or less.
	Minimum overdrawn balance required to trigger a fee.....	\$50.00	
Extended overdraft fee.....	\$0.00		
Processing Policies	Navy Federal Credit Union posts items presented on your account in the following order:		
	1. All Credits		
	2. ATM Debits (from smallest to largest)		
	3. POS Debits (from smallest to largest)		
	4. ACH Debits (from smallest to largest)		
	5. Checks¹ (from smallest to largest)		
	Funds deposited to your account are generally available for withdrawal (Longer Delays May Apply):		
	Cash Deposit With Teller.....	same business day	
	Cash Deposit With ATM.....	same business day	
	Check Deposit With Teller.....	next business day²	
Check Deposit With ATM.....	next business day³		
Direct Deposit.....	same business day⁴		
Wire Transfer Deposit	same business day		
Mobile Deposits.....	next business day⁵		
	¹Subject to Funds Availability Policy.		
	²The 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.		
	³The 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.		
	⁴Direct deposit is available the same business day, but at midnight.		
	⁵Up 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.		
Dispute Resolution	If you have a dispute regarding your account or the service you have received, please contact us at 1-888-842-6328.		