Account Terms, Disclosures and Agreements

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NOTICE: Information in this publication is effective November 1, 2015.
NRL Federal Credit Union reserves the right to change the terms and conditions on any account and will notify the membership 30 days before such change, where applicable. You may call 301-839-8400 to inquire about current terms.

NRL Federal Credit Union
Trusted Partners for Life

Introduction

Welcome to NRL Federal Credit Union and thank you for opening an account with us. In this brochure, NRL Federal Credit Union may be referred to as "NRLFCU," "the Credit Union," "we" or "us." Any member, joint member, or joint account owners of NRLFCU may be referred to as "member" or "you."

Throughout this brochure, we give you important terms and conditions relating to NRLFCU deposit account programs. We also discuss related and optional services, as well as special situations that may apply to your accounts.

Please read this publication carefully and keep it for your records. An up-to-date version is always available at **nrlfcu.org/disclosures**. As *your* **Trusted Partner for Life**, we encourage you to compare our rates on savings and loans, and our services with those of other financial institutions anytime you open an account with us or we change our charges or practices.

When you open an account with us, you agree to the terms and conditions described in this brochure. We may change these terms and conditions any time. We will give you written notice in advance. If you maintain your account or renew your Share Certificate Account after the effective date of the change, you indicate your agreement to the change. The agreement you make with us, and the rights and obligations we both have, are governed by and interpreted according to federal and state law as applicable.

Your signature on any NRLFCU account application acknowledges receipt of the Agreement and accompanying Disclosure pertaining to the account you have opened.

Membership

To be eligible for membership in the NRL Federal Credit Union (NRLFCU), you must be a government employee (civilian or military), or a contract employee stationed at or paid by the Naval Research Lab, or an employee, student or member of one of our Select Groups. Membership is based on an exclusive "common bond" relationship.

Any immediate family and household members may also join NRLFCU. This includes spouse, parent, child, sibling, grandparent, grandchild, stepparent, stepchild, stepsibling, adoptive relationships, domestic partners, roommates, and legal guardian relationships.

When you establish your account, you are establishing a lifetime relationship with the Credit Union. **Once a member, always a member.** Credit Union membership means Credit Union ownership—all members of the Credit Union have a voice in the election of officials and are encouraged to attend membership meetings and to volunteer to serve on special committees.

USA PATRIOT Act

In compliance with the USA PATRIOT Act, we are required to verify the identity of a member applying for and opening new accounts and services with the Credit Union. Information we are required to obtain includes the member's name, mailing and residence address, tax identification number, date of birth, and a copy of a non-expired government issued photo identification. Additional information may also be gathered depending on the type of account applied for or opened. Data on existing members will be gathered upon application or use of additional services offered by us.

The USA PATRIOT Act requires all financial institutions to retain and maintain a copy of verification of a valid identification for each member. Our member base is periodically checked against a list of terrorists and terrorist groups. Confidentiality of the information obtained by the Credit Union will be maintained as outlined in our privacy policy. (See page 11.)

Security

Funds on deposit in your accounts at NRL Federal Credit Union are insured up to $250,000 by the National Credit Union Administration (NCUA), an agency of the United States government. Your individual retirement account (IRA) is separately insured up to an additional $250,000.

Account Terms, Disclosures and Agreement

Dividends/Interest

Dividends is the term used for the earnings paid on your share accounts. (It is the equivalent to what other financial institutions refer to as "interest.") Under the Federal Credit Union Act, dividends are paid out of available earnings. Dividends accrue daily from the day of deposit and are calculated on the daily balance of the account.

Multiple Party Accounts

You can establish various "multiple party" accounts including joint accounts, Payable on Death (P.O.D.) accounts and trust accounts. Unless a contrary direction is given in the account agreement, upon the death of a party, the funds in a multiple party account should belong to the surviving party or parties.

Joint Ownership

Your Credit Union account(s) may be jointly owned by you as the primary member and with one or more persons. All joint owners have equal ownership rights to deposit accounts and the right of survivorship. All joint owners must sign the joint Savings account agreement and provide identification as required by the USA PATRIOT Act. These individuals may or may not be in the field of membership. If your joint owners are within the field of membership, they may also have accounts of their own. If not within the field of membership, they are not entitled to be primary owners of deposit accounts and may not be a maker/primary borrower of a loan from the Credit Union and they may not close out a share membership savings account.

A joint owner is not a Credit Union member (even if eligible) unless he or she is the primary owner of a Share Savings account.

On jointly owned accounts, all owners are joint on all related accounts of the primary account, such as Checking and Share Certificate Accounts. Joint owners, if not members in their own right, may need a special number to access account information via online channels.

On a jointly-owned account, any one of the joint owners may make deposits to and withdrawals from the account, determine statement delivery method or pledge savings or certificates as collateral for a loan against the account and are individually responsible for the activity on the account(s). ***A surviving joint owner's interest is subject to the Credit Union's statutory lien for the deceased owner's obligation, and to any security interest or pledge granted by a deceased owner, even if a surviving joint owner did not consent to it.*** A joint account is terminated in one of three ways:

a. Only one joint owner survives (if the joint owner is a non-member eligible for membership, he or she may join the Credit Union immediately; if the surviving joint owner is an ineligible non-member, we must close the account and disburse funds).

b. One joint owner withdraws all account funds (the matter of the distribution of these funds is a private matter among all joint owners) and the primary owner closes the share membership savings account.

c. One joint owner requests to be deleted from the account by notarized letter and all other joint owners must sign a new joint savings account agreement and a "hold harmless" agreement.

Payable on Death (P.O.D.)

Any non-retirement account can be set up as a P.O.D. account. A P.O.D. payee must be established. Only the member can withdraw funds from the account during his lifetime. The P.O.D. payee has no right to the funds during the member's lifetime. Upon the member's death, the funds belong to the P.O.D. payee. ***However, a P.O.D. payee's interest is subject to the Credit Union's statutory lien for the deceased owner's obligation, and to any security interest or pledge granted by a deceased owner, even if the P.O.D. payee did not consent to it.***

Trusts

A trust is an agreement for the care, management and control of property or funds for the benefit of one or more persons known as beneficiaries. Trusts are governed by state law and are treated as distinct legal entities which are separate from their creators (and therefore have special eligibility requirements, see below). The trust agreement is created by the Settlor(s), and is managed by the Trustee(s) on behalf of the Beneficiary(ies).

Accounts may be opened with NRLFCU under either Revocable or Irrevocable trusts. A Revocable trust is an agreement where the terms can be freely changed by the Settlor at any time. (Examples of revocable trusts are Living Trusts and Payable on Death Trusts.) An Irrevocable trust is an agreement where the terms cannot be changed. (An example of an irrevocable trust is an Estate account.)

Eligibility to establish a trust account with NRLFCU depends on the trust type. A revocable trust may be opened if the settlor is a member. An irrevocable trust may be opened if either all of the settlors or all of the beneficiaries are eligible for membership. Special documentation will be required.

Types of Accounts

Share Savings

NRLFCU's basic share account is also known as "savings." It will be referred to as savings throughout this brochure. Savings can be withdrawn at any time and are totally liquid. To be a member of NRLFCU, you must maintain a $5.00 minimum balance in your savings account.

Dividends are variable and are determined at the discretion of the Board of Directors. Dividends accrue from day of deposit, are calculated on the actual daily balance and are posted on the last day of the quarter in which they are earned (March 31, June 30, September 30 and December 31). Dividends are paid from current income and available earnings after required transfers to reserves, if any.

Club Accounts

NRLFCU's Club Accounts are separate from basic savings and may be established by you for miscellaneous savings purposes. Dividends are variable and are determined at the discretion of the Board of Directors. Dividends accrue from day of deposit and are calculated on the actual daily balance. Dividends are compounded quarterly and paid on the last day of the dividend period (March 31, June 30, September 30 and December 31). Dividends are paid from current income and available earnings after required transfers to reserves.

No minimum balance is required in this account. For Holiday Accounts, we make an annual transfer to the Savings or Checking account no later than November 1. Early withdrawal may affect the Annual Percentage Yield Earned.

Checking (Share Draft) Accounts and Agreement

NRLFCU's basic checking account is also known as the "Share Draft" account. It will be referred to as Checking throughout this brochure. The Checking account requires no minimum balance and has no monthly service charges. Of course, you must maintain a sufficient balance to cover the checks you write. Every effort will be made to clear an item presented for payment in accordance with the procedures outlined below.

You authorize the Credit Union to establish an account for you to be known as a "Checking Account." The Credit Union is authorized to pay checks signed by you and to charge the payments against the Checking account.

You agree that:

a. Only checks and other methods approved by the Credit Union may be used to withdraw funds from your Checking account;

b. The Credit Union is under no obligation to pay a check which exceeds the balance in your Checking account; the Credit Union may, however, pay such a check and charge the amount of the resulting overdraft against any other savings account from which the person who signed the check is entitled to withdraw funds; or the Credit Union may pay such a check and add the amount of the overdraft to your line-of-credit account in multiples of $100 up to your approval limit, and subject to the terms of your line-of-credit agreement; If the Credit Union finds it necessary to use the overdraft transfer clause as described above, the overdraft transfer will be made according to the accountholder's specifications;

c. The Credit Union is not obligated to pay a check that is more than six (6) months old;

d. If funds are not available to cover an overdraft from item (b) above, the check(s) will be returned;

e. You waive any objection regarding any item shown on your monthly Checking account statement unless you put your objection in writing to the Credit Union on or before the 60th day following the day the statement is mailed;

f. The use of your Checking account is subject to service charges as adopted by the Credit Union from time to time;

g. The use of your Checking account is subject to such other terms, conditions and requirements as the Credit Union may establish from time to time.

Check 21

The Check Clearing for the 21st Century Act is a federal law that is designed to enable financial institutions to process checks electronically, making it faster and more efficient. Check 21 allows the financial institution to convert checks to electronic images for collection purposes; this is called a substitute check. The electronic image can then be transmitted to the financial institution that pays them. As a result of Check 21's electronic processing of checks, your check may reach your financial institution sooner. This means that the funds will be deducted from your checking account faster. Therefore, please make sure that your checking account has enough money in it to cover the check when it is written.

The Check 21 system protects you against erroneous and unauthorized checks. Check 21 eliminates the need

for financial institutions to physically transport checks, protecting your personal information. Because Check 21 allows for faster check processing, it ensures a more accurate accounting of your account balance. Since Check 21 makes check processing faster, fraud can be detected and investigated earlier.

Insured Money Maker Fund Accounts ("Money Maker")

NRLFCU's Money Maker account is a share account with a minimum balance requirement of only $2,500, allowing you to earn greater yields than with a regular share savings account.

There are no service charges related to this account, however a minimum balance is required to earn dividends. Dividends are variable and are determined weekly by the Credit Union. Dividends accrue from the day of deposit and are calculated on the actual daily balance, compounded daily and paid monthly. Dividends are paid from current income and available earnings after required transfers to reserves.

VIP Money Maker

NRLFCU's VIP Money Maker account is a share account with a minimum balance requirement of $100,000, allowing you to earn greater yields than with a regular share savings or Money Maker account. Through Excess Share Insurance Corporation (not an agency of the Federal Government), you will have up to an additional $250,000 of deposit insurance on your VIP Money Maker account. The coverage from Excess Share Insurance Corporation applies to the VIP Money Maker account once the account balance exceeds the Federal coverage provided by the NCUA. There are no service charges related to this account. Up to six drafts may clear this account per month. Each day your VIP Money Maker account balance falls below the minimum balance of $100,000, the account will earn no dividends. Dividends are variable and are determined weekly by the Credit Union. Dividends accrue from the day of deposit and are calculated on the actual daily balance, compounded daily and paid monthly. Dividends are paid from current income and available earnings after required transfers to reserves.

Share Certificate Accounts

A Share Certificate account earns dividends at a higher rate than regular share savings accounts for the same period if the funds remain on deposit for a pre-established period of time. NRLFCU offers several types of Share Certificate accounts, including Regular Share Certificates, Build-A-Dream Share Certificates, Bump-Up Certificates, IRA Share Certificates (see Individual Retirement Account section of this brochure), Stash Certificates, No Excuses Certificates and IRA Bump-Up Certificates. At least monthly the Credit Union determines the rate to be paid for all new Share Certificate accounts. The rate is fixed for the entire term of the Share Certificate.

Regular Share Certificates

Share Certificate accounts range in terms from six months to 84 months and require a $500.00 minimum balance. Dividends accrue from the day the certificate is opened and are calculated on the daily balance. Dividends are compounded monthly and will be posted to your share certificate on the last day of the month. You may elect to have your dividends transferred to your Share Savings, Money Maker or Checking account. (In such a case the compounding and Annual Percentage Yield earned would be affected.)

Once established, no additional deposits may be made to the share certificate. Any withdrawals will close the share certificate account. Share certificate accounts may be subject to substantial penalties for early withdrawal, which may result in a loss of principal. The penalties are as follows:

Term	Penalty for Early Withdrawal
Up to 12 months	30 days dividends
12–23 months	90 days dividends
24–35 months	180 days dividends
36–47 months	270 days dividends
48–60 months	365 days dividends
61–84 months	520 days dividends

Twenty (20) days prior to maturity, we will send a notice to you. You may choose to have the matured share certificate transfer to any of your savings or checking accounts. Unless we receive notice from you, the share certificate account will automatically roll into another share certificate account on the maturity date, for the same term range rounded down to 6, 12, 24, 36, 48, 60 or 84 month terms at the then current rate. There is a 10-day grace period after the maturity date, during which you may elect to make changes without penalty. Please call the Credit Union to obtain current rate information.

Share Certificate Accounts may be used as collateral for a secured loan. The term of the loan may be up to the remaining life of the certificate.

Bump-Up Certificates

Bump-Up Certificates offer you flexibility in a rising-rate environment. With a minimum balance of $500 and terms of 24 and 36 months, you receive a fixed-rate until you opt to "bump-up" the rate to the then current 24 or 36 month regular certificate rate. You

may only bump-up the rate once during the term. Dividends accrue from the day the certificate is opened and are calculated on the daily balance. Dividends are compounded monthly and will be posted to your Bump-Up Certificate on the last day of the month.

Once established, no additional deposits may be made to the Bump-Up Certificate account. Any withdrawals will close the bump-up certificate account. Bump-Up Certificates may be subject to substantial penalties for early withdrawal, which may result in loss of principle. The penalties are as follows:

Term	Penalty for Early Withdrawal
24 months	180 days dividends
36 months	270 days dividends

Twenty (20) days prior to maturity, we will send a notice to you. Whether or not you have exercised the "bump-up" option, your certificate will automatically renew into a regular share certificate with a like term on the maturity date unless we receive notice from you. There is a 10-day grace period after the maturity date during which you may elect to make changes without penalty.

Bump-Up Certificates may not be used as collateral for a secured loan.

Build-A-Dream Share Certificate Accounts

The Build-A-Dream is a contract Share Certificate Account. At maturity, this certificate will have a specified value provided that regular contractual deposits are made for the selected term. (There is no required minimum balance.) Dividend rates may be declared weekly by the Credit Union. At the time the share certificate is negotiated, the rate in effect will become the fixed rate for the entire term. On terms of one year or less, dividends are paid at maturity and there is no compounding. For terms greater than one year, dividends will be credited to the principal amount of this share certificate annually on the anniversary date. In the event of early withdrawal, no dividends will be earned for that year (dividend period). Twenty (20) days prior to maturity, we will send a notice to you. This certificate will be paid at maturity by transfer to the savings account.

Stash Certificates for kids under 18

The Stash Certificate is a contract Share Certificate Account with a 12 month term. At maturity, the value of the certificate will be dependent upon the amount and frequency of deposits made. (There is no required minimum balance.) Dividend rates may be declared weekly by the Credit Union. At the time the share certificate is negotiated, the rate in effect will become the fixed rate for the entire term. Dividends are paid at maturity and there is no compounding. In the event of early withdrawal, no dividends will be earned and the account will be closed. Twenty (20) days prior to maturity, we will send a notice to you. Unless we hear otherwise from you, this certificate will automatically renew into another Stash Certificate at the then current rate.

No Excuses Certificate

Designed to work with your direct deposit, a No Excuses Certificate allows for contributions to be made each pay period at amounts that vary based on the remaining funds after all other distributions are made. However, you will indicate a minimum contribution to be made with each pay period. There is no minimum balance required to open a No Excuses Certificate. The value of your No Excuses Certificate is dependent on the value and the timing of the contributions made and effects of compounding. The dividend rate will be fixed for the term of this certificate. Dividends begin to accrue from the business day of the first deposit and will be based upon the balance in the Certificate calculated from the date of each consecutive deposit. Dividends are compounded and paid annually. Two consecutive failures to make deposits will void the agreement. Thereafter, all monies will be transferred to your basic savings account. In the event of early withdrawal, this No Excuses Certificate will be closed and no dividends will be paid out for that year (dividend period). Twenty (20) days prior to maturity, we will send you a notice. You may choose to have the certificate funds transfer to one of your savings or checking accounts, establish a different term for the certificate or if you choose to do nothing, it will renew into a new No Excuses with the same term at the then current rate.

Individual Retirement Accounts (IRAs)

NRLFCU offers IRAs which give you the option of investing in Traditional, Spousal, Roth, and Educational IRAs. IRAs can save you money because of possible tax deductions and tax-deferred growth or tax-free withdrawals. Federal regulations dictate some penalties on early withdrawals. Please ask us for details. Daily dividends are paid and compounded monthly. IRAs of any type cannot be used as collateral for secured loans.

Traditional, Roth, and Educational IRA Share Accounts

No minimum deposit is required and there are no administrative or maintenance service charges. You may be subject to substantial penalties for early withdrawal as federal regulations dictate. Dividends are variable, and accrue from day of deposit, and are calculated on the actual daily balance. Dividends are compounded monthly and paid on the last day of the month. Dividends are paid from current income and available earnings after required transfers to reserves.

Traditional and Roth IRA Share Certificate Accounts

Traditional and Roth IRA Share certificate accounts range from six months to 36 months. Each requires a $500.00 minimum balance. Dividends accrue from the day the certificate is opened and are calculated on the daily balance. Dividends are compounded monthly and will be posted to your IRA Share certificate on the last day of the month.

Once established, no additional deposits may be made to the IRA Share certificate. Any withdrawals may close the IRA Share certificate account. You may be subject to substantial penalties for early withdrawal as federal regulations dictate, in addition to the penalties listed below, which may result in a loss of principal.

Term	Penalty for Early Withdrawal
Up to 12 months	30 days dividends
12–23 months	90 days dividends
24–35 months	180 days dividends
36 months	270 days dividends

Twenty (20) days prior to maturity, we will send a notice to you. You may choose to have the matured share certificate transfer to any of your savings or checking accounts (upon the completion of the appropriate forms) or roll into a different term IRA Share Certificate. Unless we receive notice from you, the share certificate account will automatically roll into another IRA Share certificate account on the maturity date, for the same term (maximum 36 months) and at the current rates. There is a 10-day grace period after the maturity date during which you may elect to make changes without penalty.

IRA Bump-Up Certificates

IRA Bump-Up Certificates are available for Traditional and Roth IRAs. They offer you flexibility in a rising-rate environment. With a minimum balance of $500 and terms of 24 and 36 months, you receive a fixed-rate until you opt to "bump-up" the rate to the then current 24 or 36 month IRA certificate rate. You may only bump-up the rate once during the term. Dividends accrue from the day the certificate is opened and are calculated on the daily balance. Dividends are compounded monthly and will be posted to your IRA Bump-Up Certificate on the last day of the month.

Once established, no additional deposits may be made to the IRA Bump-Up Certificate account. Any withdrawals will close the IRA Bump-Up Certificate account. IRA Bump-Up Certificates may be subject to substantial penalties for early withdrawal as federal regulations dictate, in addition to the penalties listed below, which may result in loss of principal.

Term	Penalty for Early Withdrawal
24 months	180 days dividends
36 months	270 days dividends

Twenty (20) days prior to maturity, we will send a notice to you. Whether or not if you have exercised the "bump-up" option, your certificate will automatically renew into a regular IRA share certificate with a like term on the maturity date unless we receive notice from you. There is a 10-day grace period after the maturity date during which you may elect to make changes without penalty.

Related Services

We offer related services that may be used with some accounts described in this publication.

Automatic Transfer Service

You may authorize the Credit Union to make automatic withdrawals from your Savings or Checking account to be applied, as you request, to make loan payments and/or deposits. You may also have funds transferred to other accounts and applied as you request. The automatic transfer will take place on dates you specify.

Canceled Checks (Share Draft)

We will not return canceled checks to you. The Credit Union will store electronic images of your canceled checks for you. If you should need a copy of a canceled check as proof of payment, you may obtain it at no charge via Online Access or for a reasonable service charge. See "Facts & Fees" insert.

Direct Deposit

We offer both direct deposit and payroll distribution services. You may arrange direct deposit of all or part of your salary or retirement pay to your checking or savings account automatically. With direct deposit you do not wait in line to deposit your check and your money is deposited on time—even if you are ill or out of town, because you get a guaranteed date of deposit. Payroll distribution allows you to choose specific amounts to be deducted from your direct deposited paycheck and to apply them to your loans, savings, and checking accounts.

Multiple Accounts

Every member must maintain a primary savings account. However, you are permitted to maintain more than one regular Savings account with related accounts.

Overdraft Protection
To help protect your account from overdrafts and rejected items, you may want to have your Checking account set up with overdraft protection.

InstaCash Line of Credit
When your Checking account balance falls below zero, we may make loans to you from your line of credit by transferring to your Checking account, in multiples of $100, the amount required to cover your overdraft. The amount of the loan may not exceed the unused credit available from your line-of-credit. We make these loans under the terms and conditions of your line-of-credit agreement.

Savings Overdraft Coverage
When your Checking account balance falls below zero (0), we automatically transfer funds from your regular Savings account. We transfer the exact amount required to cover your overdraft. We do not transfer funds if the transfer could reduce the balance in your savings account to less than the minimum $5.00 required balance.

You may choose either option, or combine them in any order to maximize your overdraft protection coverage. (See "Transaction Limitations," below.)

Transaction Limitations (Reg D)
You are limited to six pre-authorized, electronic, or telephone transfers/withdrawals per month from each Share/Savings or Money Maker account in any combination of the following methods:

- Preauthorized electronic funds transfers
  - Automatic overdraft coverage from savings
  - Automatic transfers
- Electronic Teller (E.T.)
- Online Access
- Communication Center

Exceeding the limit may result in transactions being denied, an overdrawn checking account, fees being assessed, and inconvenience.

Statements
You will receive a monthly statement that shows the activity in your Checking and Money Maker accounts. The statement period for these accounts is based on the calendar month.

For all other accounts, you will receive a statement each calendar quarter that shows the activity in your account. You will receive a monthly statement, however, if you perform any of the following EFT transactions during the month:

- Preauthorized debits or credits;
- ATM deposits, transfers or withdrawals;
- CheckCard transactions;
- E.T. audio response transactions;
- Online Access

We send all your deposit account statements to the address on file or the notification of statement availabilty via electronic email box or similar location that you and we agree to. We may aggregate all statements to one address in a combined transmission. If your statements are returned to us undelivered, we may destroy them. It is your responsibility to keep your contact information up to date.

Notices
We send all your notices to the address on file or the electronic email box or similar location that you and we agree on. We may aggregate all notices to one address in a combined transmission. If your notices are returned to us undelivered, we may destroy them. It is your responsibility to keep your contact information up to date.

Telephone Transfers
You may transfer funds by calling the Communications Center. You must give us your name, account number, and answer certain other questions to provide us with identification information for security purposes. When making a transfer involving two separate accounts, you may be required to be listed on both accounts. You will be limited to six telephone transfers per month from your Savings or Money Maker accounts to any Checking account. (See "Transaction Limitations," above.)

Electronic Funds Transfer Disclosure

The following information applies to our ATM service (Automated Teller Machine), our E.T. service (Electronic Teller audio response), our Visa CheckCard (combined ATM and Debit Card), our Visa Savings Debit Card and our Online Access internal and external funds transfer services.

"Card" refers to the Visa Savings Debit Card or Visa CheckCard; "PIN" refers to a personal identification number for any of the above services. All of these services are activated immediately upon receipt of your PIN.

Available Transfers and Limits on Transfers
You may use your Visa Savings Debit Card to withdraw cash from your Savings account and/or your Visa CheckCard to withdraw cash from your Savings and Checking accounts and make point-of-sale purchases at

grocery stores, gas stations, and other retailers within participating networks. You may also transfer funds within your accounts, make balance inquiries on your Savings and Checking accounts, or other services that the Credit Union may make available in the future.

You may not make withdrawals for an amount in excess of funds available in the account. ATM networks may impose additional limitations on the availability of the above services on some ATM terminals. Please call the Credit Union to obtain current daily limit information.

The exchange rate fee for international transactions (1%) will be reported and deducted as a separate transaction. ***Please note this is not a fee imposed by NRLFCU.*** It is applicable whenever Visa, MasterCard or their affiliated ATM networks post international transactions.

With a Visa CheckCard, you can make purchases without carrying cash or your checkbook. The Visa CheckCard is a debit card which accesses funds in your checking account. There is no service charge for using the CheckCard. Like writing a check, you cannot exceed the combined funds available in your checking and other accounts set up for automatic transfer.

When purchasing with the CheckCard instead of a check, you will avoid the usual identification requirements at the point of sale. Many point-of-sale transactions require no PIN. The merchant simply swipes your CheckCard (in the same manner as a credit card). Funds are automatically deducted (debited) from your checking account.

If you use your Visa CheckCard for transactions in a currency other than U.S. dollars, they will be billed to your account statement converted to U.S. dollars. The exchange rate for international transactions will be 1% plus a rate selected by Visa from the range of rates available in wholesale currency markets, which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. ***Again, please note this is not a fee imposed by NRLFCU.***

You may use E.T. and Online Access to make balance inquiries on your Savings, Checking, Money Maker, and loan accounts and transfer funds within your accounts. You may make other inquiries, including account history, clearing of checks, and the amount of the most recent deposit via electronic funds transfer. You can transfer funds from your accounts at NRLFCU to your accounts at another financial institution by using Online Access. You may also transfer funds from your accounts at another institution to your checking or savings account here. We do not charge a fee for these transfers but there are maximum transfer limits. You may not make transfers for amounts in excess of the funds available in the account.

We may update the functions and limitations of E.T. and Online Access without notice, at the option of NRLFCU in order to provide improved service.

Lost/Stolen Card or PIN and Unauthorized Transfers

Tell us at once if you believe any of your cards or PINs have been lost or that someone has transferred or may transfer from your account without your permission. (If you lose your CheckCard, we suggest you contact the Credit Union and close your account immediately.)

Call us at **301-839-8400** or **800-526-6661**, or write us at:

NRL Federal Credit Union
5440 Cherokee Avenue, Suite 200
Alexandria, VA 22312-2321

If you tell us within two (2) business days, you can lose no more than $50.00 if someone used your Card/PIN without your permission. (The Visa CheckCard has an enhanced liability policy that removes the 48-hour limit and the $50.00 liability if fraudulent activity occurs on any signature-based transaction, including Internet purchases.) If you do not tell us within two business days after you learn of the loss or theft of your Card/PIN, and we can prove we could have stopped someone from using your Card/PIN without your permission if you had told us, you could lose as much as $500.00.

If your statement shows transfers that you or other signers of the account did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a valid reason prevented you from notifying us within the above time periods, you may be granted a reasonable extension.

Procedures for Stop Payments of Preauthorized Debits

If you have authorized a merchant or lender to take regular payments out of your account, you can stop any of these payments or cancel the authorization entirely. Here's how:

Call us at **301-839-8400** or **800-526-6661**, or write us at:

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Alexandria, VA 22312-2321

Please make sure we receive your request three (3) business days before the payment is scheduled to be made. If you call, we must receive written confirmation of your request within 14 days after your call.

If you follow these procedures and we do not stop payment, we shall be liable for your losses or damages. We charge your account a service charge when a stop payment order goes into effect. See "Facts & Fees" insert for details.

General Provisions

Business Hours

Our business days are Monday through Friday (excluding holidays). The ATMs, E.T. and Online Access are available 24 hours a day, seven days a week except for equipment repair, maintenance and daily computer file updating. Any branches and shared branches open on Saturdays will process transactions as of the next business day. Please see "Facts & Fees" for specific hours of operation and branch locations.

Liability for Failure to Make Transfers

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we shall be liable for resulting losses or damages. However, there are some exceptions. We will not be liable, for instance:

a. If circumstances beyond our control (such as fire, flood, or acts of God) prevent the transfer, despite reasonable precautions we have taken;

b. If, through no fault of ours, you do not have enough money in your account to make the transfer;

c. If the ATM where you are making the transfer does not have enough cash;

d. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer;

e. If you institute a transaction in error or improperly use an EFT service;

f. If the funds in your account are subject to collection or legal process, such as garnishment or attachment, or if the account is subject to a pledge or security agreement;

g. If there are other exceptions stated in our agreement with you.

Institutions or merchants accepting your transactions shall be held harmless if their ATM is not working at the time when you need it or if there is insufficient cash in the ATM. In the event the ATM dispenses less cash than you have requested due to mechanical or currency supply difficulty, your receipt and account balance will reflect the actual amount dispensed. This will be considered a good transaction.

Errors or Questions About Your Electronic Transfers

If you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt, contact us.

We must hear from you no later than 60 days after we send you the FIRST statement on which the problem or error appeared. You may notify us orally, or send us an email however doing so may not preserve your rights.

a. Tell us your name and account number;

b. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;

c. Tell us the dollar amount of the suspected error and the date that the transaction occurred.

You should notify us in writing with the above information as soon as possible. We will tell you the results of our investigation within ten business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or questions. If we decide to do this, we shall credit your account within ten business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten business days, we may not credit your account. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documentation that we used in our investigation. For errors involving new accounts, point-of-sale, or foreign initiated transactions we may take up to 90 days to investigate your complaint or question. For new accounts we may take up to 20 business days to credit your account for the amount you think is in error.

FACTS

WHAT DOES NRL FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons NRL Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NRL Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call **301-839-8400** or go to **nrlfcu.org/privacy**

Who we are	
Who is providing this notice?	NRL Federal Credit Union

What we do	
How does NRL Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does NRL Federal Credit Union collect my personal information?	We collect your personal information, for example, when you ■ Open an account or use your debit or ATM card ■ Apply for a loan or make a wire transfer ■ Show your driver's license or conduct any transaction
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ Sharing for affiliates' everyday business purposes—information about your creditworthiness ■ Affiliates from using your information to market to you ■ Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ NRL Federal Credit Union has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ NRL Federal Credit Union does not share information with nonaffiliates.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ NRL Federal Credit Union does not participate in joint marketing.

FACT Act and Identity Theft

The Fair and Accurate Credit Transaction Act of 2004 (FACT Act) is a law enacted to protect against identity theft. Under the FACT Act, you are entitled to receive a free copy of your credit report once a year from each of the three nationwide consumer-reporting companies. Monitoring your credit report is an easy step to recognizing Identity Theft early on and minimizing the impact it could have on you. For more information on credit reports or Identity Theft prevention, please visit the privacy section of our website at **nrlfcu.org**.

Receipt and Statement Information

a. You will be offered a receipt when you make any transaction using ATMs;

b. Details of every E.T., ATM, Visa CheckCard, Visa Savings Debit Card and Online Access transaction will appear on your regular statement.

Service Charges

When service charges are assessed, they are applied to the account that triggered the fee. When paper statement fees are assessed, the fee will come from the primary share account. If there is more than one primary share account, the fee will come from the one with the highest balance. If funds are not available to cover the fee in the primary share account, then it will come from checking and then from Money Maker.

Currently, we do not impose any service charges for using E.T., CheckCard, Online Access services, Bill Pay, or the first ten ATM withdrawals. However, these charges are subject to change, and the Credit Union may adopt service charges in the future. Other institutions may impose their own fees for using their ATMs. Please see "Facts & Fees" insert.

Visa® Savings Debit Card, Visa® CheckCard, E.T. (Electronic Teller) and Online Access Agreement

You understand that the use of the personal identification number (PIN) to access Credit Union accounts acknowledges acceptance of the following terms and conditions:

a. The Credit Union registers the PIN for your use only. You assume responsibility for all transactions made using your Visa Savings Debit Card, Visa CheckCard, E.T., and Online Access.

b. The PIN is the property of NRLFCU and is subject to cancellation at any time. You may cancel your Visa Savings Debit Card, Visa CheckCard, E.T. and Online Access at any time by notifying NRLFCU in writing.

c. We reserve the right to revoke your access and retain your card:
   - If you are indebted to the Credit Union as a maker or co-maker, and the loan for which you are responsible becomes delinquent;
   - If your account is overdrawn and you exceed your approved line of credit;
   - If you fail to pay applicable service charges;
   - If you allow an unauthorized person to use the card;
   - For any other reasons the Credit Union may adopt from time to time.

d. We reserve the right to amend any term or condition of this agreement upon notice to you as required by law.

e. You acknowledge that your PIN is personal and confidential. Therefore, you agree to take all reasonable precautions that no one else learns your PIN. At no time will you reveal or make available, directly or indirectly, the PIN to any other person. If you do, your account with us will be revoked immediately. Joint owners, who are not members in their own right, will need to get a special access number for certain access channels. NOTE: No employee of the credit union will ever ask you for your PIN or password. Never disclose your PIN to any merchant or clerk.

f. You will report any loss or theft of the PIN promptly. If you have notified us that your PIN has been lost or stolen and you find it, you must notify us to reactivate your PIN before you will be able to use it again.

g. The use of the Visa Savings Debit Card, Visa CheckCard, E.T. and Online Access is subject to all agreements and regulations on Checking and Savings accounts. You agree not to withdraw your funds in excess of the balance in your account. Electronic transfers may be restricted by Federal regulation.

h. If a PIN is registered for a joint account, you agree to be jointly and severally liable under the terms of this Agreement.

i. In the event the Credit Union institutes service charges, you authorize the Credit Union to collect service charges from your accounts as deemed necessary.

j. When you use an ATM not owned by NRLFCU, you may be charged a fee by the ATM operator or network used (aka surcharge). You may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

k. We may impose additional security measures we deem necessary to help protect your accounts.

l. In addition to the information contained here, there may be additional disclosures provided upon enrollment and/or accompanying your card.

CheckCard Agreement Disclosure

In this Agreement, "CheckCard" means the NRLFCU Visa CheckCard Debit Card, the NRLFCU Visa Savings Debit Card and any duplicates and renewals we issue. Everyone who receives, signs or uses a card issued under this Agreement must be a member of this Credit Union. "Account" means your NRLFCU CheckCard Debit Card account with us.

Use

You may use your account to buy goods and services any place your Visa CheckCard is honored. You may also use your card to obtain an advance from an Automated Teller Machine (ATM), or if you have share overdraft protection, an overdraft advance. Transactions are subject to all disclosures detailed in the NRLFCU "Disclosures & Agreements" brochure pertaining to Electronic Funds Disclosure and ATM Card Agreement. Unless you have designated a different access order to us, funds to cover your Visa CheckCard transactions will be deducted first from your checking account. If the amount of money in the account will not cover the transaction amount, we will then apply funds from your share savings account or as you have designated. If the amount of money in that account still will not cover the transaction, your transaction may be denied.

Funds Availability Disclosure

Your Ability to Withdraw Funds at NRL Federal Credit Union

Our policy is to generally attempt to make funds from your deposits available to you on the same business day we receive your deposit. At that time, you can withdraw the funds in cash and/or we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and Federal holidays.

We may have different deposit cut-off hours for different locations. Our earliest cut-off hour is 2:00 p.m. If you make a deposit before our cut-off hour on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Reservation of Right to Hold

In some cases, we will not make all of the funds that you deposit by check available to you on the same business day of your deposit. Depending on the type of check that you deposit, funds may not be available until as late as the second business day after the day of your deposit. However, the first $200.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If you do not make your deposit directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available at the time you make the deposit.

Longer Delays May Apply

We may also delay your ability to withdraw funds deposited by check into any of your accounts an additional number of days for these reasons:

a. Your account is less than 30 days old;

b. You deposit checks totaling more than $5,000.00 on any one day;

c. You redeposit a check that has been returned unpaid;

d. You have overdrawn your account more than once in the last six (6) months;

e. We have reason to believe a check you deposit might not be paid, for example: a third party personal check or one of your own drawn on another institution;

f. There is an emergency, such as a failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the second business day after the day your deposit would otherwise be available for withdrawal.

Hold on Other Funds

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure.

Furthermore, as regulation requires, we may from time to time need to temporarily suspend processing of a transaction so that the transaction can be verified against the U.S. Treasury Department's Office of Foreign Assets Control master list of blocked parties. This action may affect settlement and/or availability.

ATM Deposit Availability Policy Disclosure

The policy at NRLFCU ATMs is to make funds from your deposits available to you as soon as practical once we have verified the deposit. A deposit at an ATM is only considered received when it is verified by Credit Union personnel. For determining the availability of your deposits, everyday is a business day that we are open and post transactions.

If you make a deposit on a day we are open before the daily verification (typically 12:00 pm), that day will be considered the day of deposit. However, if you make a deposit at an ATM on a day we are not open, or after the ATM deposits have been verified for the day, your deposit will be considered made on the next business day we are open. The Credit Union reserves the right to place exception holds on a case by case basis.

Deposits at non-NRLFCU ATMs are subject to various hold policies as adopted by the sponsoring financial institution. Please check the funds availability policy posted at each ATM for details.

Remote Deposit Availability Policy Disclosure

The policy for NRLFCU Remote Deposits focuses on convenience for members and making funds available to your Checking account no later than three (3) business days after the check has been deposited. A Remote Deposit is considered to be received and processed by 2:00 pm ET on the same business day that NRLFCU is open. Saturday and Sundays are not considered to be a business day. Please check nrlfcu.org for notices if the Credit Union is closed for holidays or unforeseen circumstances.

You should expect your Remote Deposit to post to your Checking account within two (2) business days after the check has been reviewed and approved by the Credit Union. The Credit Union reserves the right to place a hold or reject your check on a case by case basis and you will be notified of such a decision.

For example, if you make a Remote Deposit before 2:00 pm ET on a Credit Union business day, your check will be reviewed and processed that day and will be posted into your account two business days after the day of review. If you make a Remote Deposit after 2:00 pm ET on a Credit Union business day or over the weekend, your check will be reviewed the following Credit Union business day. Once approved, it will post into your Checking account two (2) business days after the day of review.

NRLFCU is not liable for Remote Deposits received with missing or illegible features or images not received at all. There is no monthly charge or transaction fee for the Remote Deposit service at this time. The Credit Union will notify members of any fees that may be assessed in the future for this service.

Shared Branch Availability Policy Disclosure

Deposits at non-NRLFCU branches are subject to various hold policies as adopted by the sponsoring financial institution. Please check the funds availability policy posted at each shared branch or outlet for details.

Collection and Right of Offset

The Credit Union has the right to seek collection of any amount owed under this agreement or any other agreement you have with the credit union, including fees, charges and overdrafts paid. You authorize the Credit Union to offset from any other account you have in the Credit Union (except Retirement Accounts) without demand to pay certain debts or other charges you owe us. You agree to pay the costs of collection, including court costs and reasonable attorney's fees.

Overdrawn Accounts

The owner and joint owner (if any) agree to be jointly and severally liable for negative balances on any accounts in which either or both owners have an ownership interest, including any overdrafts, regardless of the cause, and agree to immediately deposit sufficient funds to cover the negative amount of the

overdraft. The owner and joint owner (if any) agree that NRLFCU has the right to transfer funds from any accounts (except Retirement Accounts), in which either have an ownership interest, to correct a negative or overdrawn amount on any account on which either of their names appear. The owner and joint owner agree to reimburse NRLFCU for all costs of collection, including court costs and reasonable attorney's fees.

Statutory Lien

You acknowledge and pledge to NRLFCU a statutory lien in my/our shares and dividends on deposit in all joint and individual accounts and any monies held now and in the future, to the extent of any loan made and any charges payable. The statutory lien does not apply to shares in any IRA.

Deposit Restrictions

All non-cash deposits made to any account will be credited subject to final payment (the final clearing of the check deposited). No postdated checks or checks with conditional or qualified statements will be accepted for payment or deposit.

Special Situations

The following terms may affect your deposit accounts.

Account Closing

You may close your account any time. However, we reserve the right to require account depositors to give seven days written notice before an intended withdrawal. In certain circumstances, we may require your signature to close your account. Accrued earnings will be credited to your account prior to closing. We may also close your account if you violate the terms of our agreement.

If you have periodic payments deposited directly to your account or preauthorized debits subtracted from your account, you should notify the third party initiating the payments or debits that your account is being closed. After your account is closed, we will reject any debits and return any payments we receive.

Inactive Accounts

When a primary share savings account and its related accounts have a combined balance of less than $50.00, no loan relationship, no credit card relationship, no account with our Financial Planning Services program available through CFS*, and no transactions for one (1) year, then the account is considered inactive. A reasonable service charge will be imposed on the inactive accounts. Members who are 18 years of age and younger are exempt. See "Facts & Fees" insert for details.

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS:* ***are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may invlove investment risk including possible loss of principal.* *Investment Representatives are registered through CFS. NRLFCU has contracted with CFS to make non-deposit investment products and services available to credit union members.*

Escheatment

If your account is inactive for three (3) years (regardless of balance) and we are not able to reach you by mail, District of Columbia and state law may require us to transfer your account to the appropriate jurisdiction as abandoned property. If we lose U.S. Mail contact with you, any account may be deemed abandoned. An abandoned account may be subject to reasonable service charges as well as possible state escheat laws.

Change of Address

You must notify us in writing to change your address or update it securely through Online Access. Because we perform monetary transactions by phone request, it is for your protection and security that we do not accept change of address information over the phone. The Credit Union reserves the right to destroy any mail returned to us as undeliverable. It is your responsibility to maintain a current street address and other contact information on file with the Credit Union.

Insufficient Funds

When you do not have enough funds in any of your accounts to cover a check or other debit we receive, (including any third party check or other item we may have cashed for you that is later returned unpaid) the check or debit is considered an insufficient funds item. If you have sufficient coverage under one of our overdraft protection plans, we may transfer funds to your Checking account to cover the item. If you do not have overdraft protection or sufficient coverage under the plan, we return the item for insufficient funds. (For more information, see "Overdraft Protection.") We charge a service charge for each insufficient funds item and you authorize us to offset such charges from any of your accounts (except Retirement Accounts). See "Facts & Fees" insert for details.

Legal Process

A legal order—such as a levy or attachment from a court or other government authority—may require us to hold or deliver funds on your accounts. Depending on the type of order, we either immediately deliver funds to the levying authority or hold the funds for a legally required period of time. Fees may apply; see "Facts & Fees" insert for details.

Payment of Debt by Right of Setoff

The law grants us a statutory lien and the right of setoff. That is, under certain circumstances we have the right to use funds in your deposit accounts to pay certain debts you owe us. ***You grant us a lien and security interest in your share, share draft and other accounts in the Credit Union (other than certain accounts such as IRA and other protected accounts.)*** For joint accounts ***and for P.O.D. accounts***, we may also exercise this right to pay individual debts of any owner of the account. ***A surviving owner's or P.O.D. payee's interest is subject to the Credit Union's statutory lien for the deceased owner's obligation, and to any security interest or pledge granted by a deceased owner, even if a surviving owner or P.O.D. payee did not consent to it.*** If we use funds from a share certificate, the account is then subject to the early withdrawal penalty that applies. We notify you after we exercise this right.

Power of Attorney

If you wish to grant someone power of attorney over your account, we require that you furnish us with a legal document which has been properly executed and notarized and in a form acceptable to us.

Reporting Problems

If you find that your records and ours disagree, if you lose your checks or check register, or if you suspect that a check or endorsement is altered or forged, call the Credit Union immediately. If you fail to report such problems promptly, you may not be able to recover any losses resulting from a forged check you detect and any subsequent checks forged by the same person.

Return of Deposited or Cashed Items

If a check or other item you cash or deposit to your account is returned to us as unpaid for any reason, we may redeposit the item when possible, or we may charge your account for the amount of the item. We also charge a service charge for each returned item and notify you that the item was returned. See Facts & Fees insert for details. If after all possible transfers and advances are made to your account and your account remains negative, you agree that the terms of our standard line of credit agreement shall apply to the negative balance.

Right to Limit Account Use

The Credit Union may limit services to any member who causes the Credit Union a loss or to any member maintaining a delinquent account. The services available to these members could be limited to one Savings account to which deposits can be made or withdrawals can be taken.

Stop Payment Orders

You may ask us to stop payment on a check or other debit if it has not yet been paid from your account. You may request a stop payment order in person at a branch or through Online Access. You may also request an order by mail, fax, Internet or by telephone, and we will still require your signature authorizing the stop payment.

We need the following information: the account number; the exact amount and number of the check; the name of the person who signed the check; and the name of the party to whom the check was made payable.

A stop payment goes into effect after we verify that the check or other debit is unpaid. A stop payment order is valid for six (6) months, after which time you may renew the order. If the check is presented for payment after the stop payment expires, we may pay the check against your account. You may cancel the order any time in person or by writing to us. We cancel the order automatically when the account on which the check is drawn is closed.

We charge your account a service charge when a stop payment order goes into effect. See "Facts & Fees" insert for details.

For information on stopping a preauthorized payment (debit) from your account, see "Procedures for Stop Payments of Preauthorized Debits" ("Electronic Funds Transfer Disclosure," page 9).

Unlawful Internet Gambling Notice

Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through any of your accounts or relationships with NRL Federal Credit Union. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

Locations

Naval Research Lab
Building #222

Alexandria
5440 Cherokee Avenue, Suite 200
Alexandria, VA 22312

Waldorf
1024 St. Nicholas Drive
Waldorf, MD 20603

La Plata (ATM only)
College of Southern Maryland
8730 Mitchell Road
La Plata, MD 22646

Shared Branches

9001 Central Avenue
Capitol Heights, MD
(301) 499-6880

4003 Branch Avenue
Marlow Heights, MD
(301) 423-1391

Contact Us

nrlfcu.org/ContactUs

Online Access

nrlfcu.org

Mailing Address

5440 Cherokee Avenue, Suite 200
Alexandria, VA 22312-2321

Phone Numbers

Communications Center
(301) 839-8400 (local)
(800) 526-6661 (toll free)
(301) 839-8500 (fax)
(800) 321-0853 (toll-free fax)

E.T.
(301) 839-8400 (local)
(800) 526-6661 (toll free)

Credit Card Services
(866) 820-2974

Lost or Stolen CheckCard
(866) 820-0996

Lost or Stolen Credit Card
(800) 449-7728

Credit Card TDD
(800) 221-7728

NRL Federal Credit Union
Trusted Partners for Life

Federally insured by NCUA

EQUAL HOUSING LENDER

Rev. 11/15