

WHAT TO DO BEFORE YOU'RE DEPLOYED

1-888-842-6328

navyfederal.org

For toll-free numbers when overseas, visit

https://www.navyfederal.org/international-numbers.php.

Collect internationally 1-703-255-8837

TDD for hearing impaired 1-888-869-5863

Now is the time to take steps to keep your finances running smoothly while you're gone. Ideally, you should start setting things up three months prior to your departure.

- > Take care of many details online or meet with a representative at a branch.
- > All the forms that you'll need are in the back of this brochure.
- > Return completed forms to a branch or mail them to:

Navy Federal PO Box 3000 Merrifield, VA 22119-3000

> Your Command Financial Specialist is also a great resource for deployment preparation.

Account Management Simplify your money management— make it electronic.

- > Sign up for Navy Federal Online* Account Access ahead of time. Even though you sign up online, your Confirmation Letter is sent to you by U.S. mail. Once enrolled, you can transfer money between accounts and balance your checkbook from anywhere—excellent for two people working from the same account(s).
- > Sign up for Direct Deposit to your Navy Federal checking and/or savings account(s), using a Direct Deposit of Net Pay Enrollment form. Return it by mail or at a branch.
- Provide us with your instructions, by mail or at a branch, for the disbursement of your Direct Deposit or allotment by completing a Periodic Transfer Request form. You can also call us 24/7.
- > Enroll in FREE online Bill Pay. To enroll, you must have a Navy Federal checking account and be signed up for Account Access. (You can also pay bills with your Navy Federal Debit Card or credit card.)
- > Establish automatic transfers for your loan and credit card payments and for savings. For automatic transfers to/from another financial institution, complete and return an *Automatic Funds Transfer Authorization* form. For automatic transfers between

Navy Federal accounts, complete a *Periodic Transfer Request* form. Consider adjusting transfer amounts if your deployment pay increases.

If you don't already have Active Duty Checking®, get it.

Designed exclusively for military life:

- > Over 55,000 FREE ATMs
- > Up to \$20 in ATM fee rebates a month at Visa®/PLUS® System ATMs
- > Free Mobile* and Scan Deposits—deposit checks from anywhere, anytime
- > Free personalized traditional checks for the life of your account
- > Checking Protection options available
- > Dividend earnings
- No minimum to open and no monthly service charges
- > Free Navy Federal Debit Card—accepted at millions of locations worldwide

Always keep plenty of checks.

Check orders are more easily delivered to your home address than somewhere overseas. Account Access users can order online using the "Other Services" link.

Request a Navy Federal Debit Card and apply for one of our rewards credit cards.

Use them at merchants worldwide, online, over the phone and at millions of ATMs. Both cards are safer than cash, as they come with Navy Federal's Zero Liability policy.

- > You'll receive your cards and their PINs by U.S. mail. You'll need to call a special phone number that accompanies the new cards in order to activate them.
- > Forgotten debit and credit card PINs can be reissued and mailed to you by calling us 24/7.
- You can self-select your debit card PIN on Account Access, at a branch or over the phone. Please call us about your credit card PIN.



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Security alert.

- > Don't write your PIN on your cards or anything in your wallet.
- > Follow safe practices at ATMs—visit navyfederal.org/branches-atms/ branch-and-atm-security.php for tips.
- > Never leave signed checks behind for someone else to complete and use.

Check the expiration dates of all current debit and credit cards.

If the cards expire before the end of your deployment, contact the appropriate personnel office to initiate the paperwork.

Open a second checking account for your spouse or joint owner.

This should ease confusion about who is writing checks when and for what.

- > You can divide your Direct Deposit between the two accounts any way you want.
- > Funds can be reallocated at any time by either you or your joint owner. Just call 24/7 with your new instructions or visit a branch.

Make sure Navy Federal has your and your joint owner's correct addresses.

Account Access users can change addresses online under the "Other Services" link, via phone or at a branch.

Develop a family budget.

Work with your spouse to create a budget to be used during your absence.

Designate someone to pay unexpected bills.

During your absence, you'll need someone at home to handle medical bills, car repairs, etc.

Create a list of important account and telephone numbers.

Give a copy to your spouse and keep one with you.

Make someone aware of document locations.

Someone else at home should know the location of birth certificates, insurance policies, wills, etc.

Apply for a tax extension if you're deployed.

You can file your taxes before you leave.

Place an "Active Duty Alert" on your credit report.

This will help prevent scam artists from opening new accounts in your name while you're away. It's good for 12 months and removes your name from pre-screened offers of credit for two years. If you tell one agency, it's required to notify the others.

- > Equifax 1-888-685-1111
- > Experian 1-888-397-3742
- > TransUnion 1-800-888-4213

Legal Matters

A little planning up front gives you greater peace of mind. To find a legal office near you, visit legalassistance.law.af.mil/index.php.

Consider assigning power of attorney.

This allows someone to act on your behalf for a limited time and for specific purposes.

- Your Legal Office can provide you with a pre-formatted power of attorney document.
- > A power of attorney applies whenever you're not available.

Keeping in Touch

See that family and friends know how to reach you. Set up an emergency plan in case your deployment is extended. Know the contact information for organizations such as:

- > The American Red Cross—redcross.org
- > Army Emergency Relief-aerhq.org
- > Navy-Marine Corps Relief Society—nmcrs.org
- Navy Legal Services Office—jag.navy.mil/ legal_services.htm
- > Air Force Aid Society—afas.org
- > Coast Guard Mutual Assistance—cgmahq.org
- > Force Health Protection & Readiness home.fhpr.osd.mil
- > Deployment Support—SpouseBUZZ.com

Useful Internet Resources

Products and services tailored to military life—navyfederal.org/membership-benefits/military-exclusives.php

Navy Federal Credit Union® Direct Deposit of Net Pay Enrollment Suffix Last 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** Account No. 1 Account No. (10 digits, not Access Number) Amount of Deposit **Navy Federal Credit Union** ☐ Checking ☐ Savings ☐ Money Market ☐ Net Pay ☐ Other \$ Account No. 2 Account No. (10 digits, not Access Number) Amount of Deposit 2560-7497-4 ☐ Net Pay ☐ Other \$ ☐ Checking ☐ Savings ☐ Money Market This authorization is to remain in effect until the payment office has received written notification from me to terminate the Direct Deposit. Date (MM/DD/YY) Signature © 2013 Navy Federal NFCU 97DD (2-13) **Photocopy as Needed Navy Federal® Periodic Transfer Request** Name (First MI Last Suffix) Social Security Number Work Phone Home Phone From Account No. Please transfer as follows (select only one): Once a month on the _ ☐ Twice a month on the _ ☐ Every 2 weeks on ☐ Mon. ☐ Tues. To Account No. Amount Indicate ☐ Weekly every ☐ Wed. ☐ Thurs. ☐ Fri. Deposit Date of first transfer _ 🗌 Loan From Account No. Please transfer as follows (select only one): Once a month on the _ Twice a month on the ___ ___ and _ ☐ Every 2 weeks on ☐ Mon. ☐ Tues. To Account No. Amount Indicate ☐ Weekly every ☐ Wed. ☐ Thurs. Deposit Date of first transfer □ Loan

Signature required (☐ Enter "X" if you are the Joint Owner.)

Date (Mo., Day, Yr.)

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See reverse for important information.



Credit Union Automatic Funds Transfer Authorization Via the Automated Clearing House (ACH)

By completing and signing this form, you authorize Navy Federal to establish transfers from or to your Navy Federal account on a schedule you establish as specified herein. **Note: If form is incomplete, transfer will not occur.**

- 1. One account must be a Navy Federal account, and the other must be a non-commercial checking account at another financial institution within the jurisdiction of the United States.
- 2. You must be an owner of the "From" checking account.
- 3. You may use this form to authorize transfers:
 - From your external checking account at another financial institution to pay a Navy Federal loan, including a consumer loan, credit card, Checking Line of Credit, Home EquityLine of Credit, Lease Account, First Mortgage Loan, or Fixed Equity Loan. You must be the owner or joint owner of the receiving account.
 - From your Navy Federal checking account to a non-commercial checking account at another financial institution only.
- 4. You may not use this form to establish transfers to a Navy Federal savings account, checking account, Money Market Savings Account, Certificate, or IRA, an external commercial account, or an account at a financial institution outside United States jurisdiction.

Transfer "From" Checking Account (Money Coming From)				Transfer "To" Account (Money Going To)				
Legal Name on Account				Legal Name	on Account			
Account Number				Account Number				
Navy Federal Checking Account				☐ Navy Fe	☐ Navy Federal Account			
				☐ Consur	mer Loan	Lease		
☐ Non-Navy Federal Checking Account				☐ Credit	Card	First Mortgage Account (One Time Only)		
				☐ Home	EquityLine	Fixed Equity Loan (One Time Only)		
				☐ Check	ing Line of Credit	☐ Non-Navy Federal Checking Accoun		
Financial Institution Name				Financial Ins	stitution Name			
Account Routing and Transit Number				Account Ro	uting and Transit Nun	umber		
Amount of Transfer		Date of First Trans	fer (MM/DD/YY)	Number of T	ransfers			
		/				or Pay Until Further Notice		
Frequency (Select Only O	ne)							
Once a Week	Once a	Month	Twice a Month	on the	and	(Ex., on the 1st and 15th)		
Every Two Weeks	☐ Every Two Months ☐ Every Six Month		hs					
Every Four Weeks	Every T	hree Months	☐ Every Twelve M	1onths	One Time Only	ly		
						f \$5,000.00. The total of all transfers to an account nts from \$5.00 to \$10,000.00 per day.		

- Transfer requests will be processed on the day requested, unless the scheduled date falls on a weekend or federal holiday. In this event, the transfer will be made on the business day preceding the weekend or federal holiday, when possible. If the request is made on a weekend, the first transfer will occur on the first business day after the request. For transfers to a checking account at another financial institution, we cannot guarantee when the receiving financial institution will make the funds available. Typically, the funds you are transferring will be available to the recipient within two (2) to three (3) business days.
- **To cancel this authorization**, you must contact Navy Federal no less than three (3) business days prior to the next scheduled transfer. The transfer may not be able to be stopped if notice is provided in less than three (3) days. You may contact Navy Federal toll-free in the U.S. at 1-888-842-6328. For toll-free numbers when overseas, visit **navyfederal.org**. Use 1-703-255-8837 for collect international calls. You can also visit a Navy Federal branch or, if you are enrolled, sign in to Navy Federal Online® Account Access at **navyfederal.org**.
- If the automatic transfer is returned for any reason, including non-sufficient funds, Navy Federal may assess a fee as specified in Navy Federal's Schedule of Fees and Charges. Navy Federal may attempt to make the transfer two (2) additional times before deeming the transfer as an unpaid return.
- Navy Federal has the right to terminate this authorization agreement for any reason.

Account Holder Signature	Contact Phone Number	Access Number	Date (MM/DD/YY)
•			/ /

The **Routing and Transit Number** can be found at the bottom of a check from the receiving financial institution. It is always nine digits long and is always bracketed by the computer symbol that looks like a vertical line followed by two dots. The other two numbers are the account number and the check number.



44566413645# #000200#

Note: Navy Federal's routing number is 256074974.

