

Dear Member,

We are dedicated to ensuring transparency in our policies and delivering exceptional service to support your financial goals therefore, as part of our ongoing commitment to align with regulatory requirements and enhance our operations, we are implementing the following changes.

Funds Availability

Our Funds Availability Disclosure contains important information regarding your ability to withdraw funds from your account. **Effective July 1, 2025, changes are being made in certain circumstances that allow more money from check deposits to be available to you sooner.**

Paper Statements

We are introducing a fee for paper statements and check images for certain products/accounts. The fee for paper statements will be \$3.00 per month, and if you wish to include check images with your paper statements, there will be an additional fee of \$2.00 per month. **Please keep in mind that no accounts currently are subject to this fee, and you will receive separate advanced notification in the event that your product or account would be subject to this fee.**

Terms and Conditions

We previously shared the following changes regarding our **reduced overdraft fees.**

- Overdraft Transfer Fee: Now \$0 (previously \$3)
- Items Returned with Insufficient/Uncollected Funds: Now \$0 (was \$34)
- Items Paid with Insufficient/Uncollected Funds: \$0.00–\$9.99: \$0 (was \$34) \$10.00–\$99.99: \$10 (was \$34) \$100.00 or above: \$20 (was \$34)

We have updated the Terms and Conditions to reflect these changes that were made in September 2024.

Please review the attached **NOTICE OF CHANGE TO YOUR ACCOUNT AGREEMENT** and **Consumer and Business Fee Schedules** that details these changes. You can find the full disclosures relating to your account(s) at: <https://navigantcu.org/disclosures/>

If you have any questions or concerns, please feel free to reach out to our Contact Center at 401-233-4700, via Live Chat at navigantcu.org or visit any of our 26 branch locations.

Thank you for choosing us as your banking partner. We appreciate your business and loyalty.

Sincerely,



Kathleen C. Orovitz
President/CEO

NOTICE OF CHANGE TO YOUR ACCOUNT AGREEMENT

Important changes to your account agreement – This is a notice of changes to the agreement of the account(s) you have with us. Your account(s) will be governed by the revised terms of the agreement below. The effective date(s) are indicated below.

If you continue to have your account(s) after the effective date, you have accepted and agreed to the modified account agreement.

Overview of changes – The section(s) or disclosure(s) in your account agreement that are changing are listed below. Each section or disclosure heading is followed by the effective date of the changes to that section or disclosure, as well as a summary of the changes to that section or disclosure. Please visit <https://navigantcu.org/disclosures/> for the full text of the section(s) or disclosure(s) of the account agreement that have changed. If you have any questions about these changes, contact us at 401-233-4700 or visit any branch location.

Funds Availability:

Effective date: July 1, 2025

Important new information about making withdrawals from your account – We are making changes to our funds availability policy with you. The dollar amounts shown in bold italics have increased. The result of this change is that, in the circumstance when the updated dollar amounts apply, more money will be made available to you sooner.

FUNDS AVAILABILITY DISCLOSURE

Your Ability to Withdraw Funds

This policy statement applies to “transaction” accounts and share savings accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your check deposits available to you on the next business day after the day we receive your deposit, with the first **\$275** available on the same business day as the day of your deposit. This includes deposits made in the branch, Mobile Remote Deposit, ATM and received in the mail. Electronic direct deposits will be available on the day we receive the deposit. Cash, wire transfers, and some specified check deposits will also be available before the next business day, as detailed below. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing 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 closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Same-Day Availability

Funds from the following deposits to your account will be available on the day we receive the deposit:

- Electronic direct deposits;
- U.S. Treasury checks that are payable to you;
- Wire transfers;
- Checks drawn on us that are payable to you;
- Cash.

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the day of your deposit:

- State and local government checks that are payable to you;
- Cashier's, certified, and teller's checks that are payable to you;
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits may be available on the same business day we receive your deposit.

Other Check Deposits Subject to Next-Day Availability

The first **\$275** from a deposit of other checks will be available on the same business day as the day of your deposit. The remaining funds will be available on the next business day after the day of your deposit.

For example, if you deposit a check of \$700 on a Monday, **\$275** of the deposit is available immediately. The remaining **\$425** is available on Tuesday.

If we cash a check for you that is drawn on another bank, 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 bank, 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 for the type of check that you deposited.

LONGER DELAYS MAY APPLY

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid;
- You deposit checks totaling more than **\$6,725** on any one day;
- You redeposit a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last six months;
- There is an emergency, such as failure of computer or communications 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 seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules may apply during the first 30 days your account is open.

Funds from electronic direct deposits and cash to your account will be available on the day we receive the deposit. Funds from deposits of wire transfers, and the first **\$6,725** of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over **\$6,725** will be available on the fifth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first **\$6,725** will not be available until the second business day after the day of your deposit.

The first **\$275** from a deposit of other checks will be available on the next business day of your deposit. The remaining funds will be available on the fifth business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

If you make a deposit at an ATM on a business day that we are open prior to 6:00 P.M., we will consider that day to be the date of your deposit. However, if you make a deposit on a day we are not open, we will consider that the deposit was made on the next business day we are open. Checks drawn on Navigant Credit Union will be available on the first business day after the day of deposit if the deposit is made at an ATM located on our premises.

DEPOSITS MADE BY MOBILE REMOTE DEPOSIT

Mobile Remote Deposits confirmed as received before 4:00 P.M. Eastern Time, on any day other than Saturday, Sunday or a federal or state holiday, are considered deposited on that day. Deposits received after 4:00 P.M. Eastern Time, or that are confirmed as received on Saturday, Sunday or a federal or state holiday, are considered deposited on the next day on which we are open to the public.

If your deposit is accepted and processed, the first **\$275** from a Mobile Remote Deposit will be available on the same business day as the day of your deposit. The remaining funds will be available on the next business day after the day of your deposit.

We reserve the right to reject any check image transmitted through our Mobile Remote Deposit Service, at our discretion, without liability to you, which may delay your funds availability. We will attempt to notify you by email of any rejected images.

Terms and Conditions:

Effective date: July 1, 2025

Summary of changes – Below is a list of sections of the Terms and Conditions of your account with changes. Each section heading is followed by a summary of the changes to that section. In general, to make finding the full section easier, please visit <https://navigantcu.org/disclosures/>.

- UNDERSTANDING AND AVOIDING OVERDRAFT AND INSUFFICIENT/UNCOLLECTED FUNDS
 - "Insufficient/Uncollected Funds Fee (Paid) (Overdrafts)" – Updated the section title Overdrafts to Insufficient/Uncollected Funds Fee (Paid) (Overdrafts)
 - "Insufficient/Uncollected Funds (Ret)" subsection – Insufficient Funds Fee (Ret) Items returned will not be charged a fee. Represented items when there are insufficient funds will not be charged a fee.
- FUNDS TRANSFERS – ACH Credits are available one business day early if received by the Federal Reserve Bank.



Consumer Fee Schedule

EFFECTIVE AS OF 7/1/2025



ACCOUNT SERVICES

Personal Checking Low Balance Fee	\$10.00
(Fee waived if \$500 minimum daily balance is maintained, a direct deposit into the account is established or you are 50 years or older)	
Relationship Checking Low Balance Fee	\$12.00
(Fee waived if \$5,000 combined aggregate deposit minimum daily balance is maintained)	
New Beginnings Checking	\$10.00
(Monthly maintenance fee, or \$13/month without direct deposit)	
Cash Reserve Line of Credit Annual Fee	\$15.00
Overdraft Transfer Fee	FREE
Insufficient/Uncollected Funds Fee (Ret)	FREE
Insufficient/Uncollected Funds Fee (Paid)	
• Overdrafts \$9.99 and under	FREE
• Overdrafts \$10.00-\$99.99	\$10.00
• Overdrafts \$100.00 and over	\$20.00
Redeposit Check Fee	\$15.00
Returned Check Fee	\$15.00
Foreign Check Collection	\$25.00
ACH Origination	\$5.00
Stop Payment	
• Money Order	\$30.00
• Official Check	\$30.00
• Personal Check	\$30.00
• ACH	\$30.00
• Bill Payment	\$30.00
Copy of Check	\$5.00
Copy of Statement	\$5.00
Temporary Checks (4)	FREE
(4 for \$10 thereafter)	
Early Club Close-out Fee	\$5.00
Lost Passbook Fee	\$15.00
IRA Direct Transfer (out)	\$30.00
Paper Statement	\$3.00/mo
Check Image with Paper Statement	\$2.00/mo

ATM

ATM Foreign Transaction Fee	\$2.00
ATM / Debit Card Replacement	\$5.00
ATM / Debit Card Replacement (Rush)	\$25.00
International Transaction Fee (% of transaction)	1%

MISCELLANEOUS

Money Order	\$4.00
Cashier's Check	\$5.00
Research Per Hour (1 Hour Minimum)	\$30.00
Account Verification	\$10.00
Inactivity Fee (No activity for 12 months.)	\$5.00/mo
Escheatment	\$50.00
Levy / Garnishment Processing	\$100.00
Wire Transfers (In)	\$12.00
Wire Transfers (Out - Domestic)	\$20.00
Wire Transfers (Out - International)	\$40.00
Undeliverable Mail	\$5.00/mo
Express Bill Payment	
• Check	\$25.00
• Electronic	\$5.00
Pay Your Loan	
• Convenience Fee (Payment by Phone)	\$15.00

SAFETY DEPOSIT BOXES

Small Box (2x5x22)	\$30.00
Small Box (3x5x22)	\$45.00
Medium Box (3x10x22)	\$65.00
Medium Box (5.5x4.5x22)	\$65.00
Medium Box (5x5x22)	\$65.00
Large Box (5x10x22)	\$125.00
X-Large Box (10x10x22)	\$175.00
Safe Deposit Box Drilling (Minimum)	\$150.00
Safe Deposit Box Late Fee	\$15.00
Safe Deposit Box Key Replacement	\$20.00

Business Fee Schedule

EFFECTIVE AS OF 7/1/2025



BUSINESS CHECKING

Quest Business Performance Checking	
• 250 free transactions* per month	
(\$0.30 thereafter per transaction)	
Quest Business Balance Checking	
Low Balance Fee	\$10.00
(Fee waived if there is a \$5,000 average daily balance)	
Anchor Business Checking Low Balance Fee	\$25.00
(Fee waived if there is a \$25,000 minimum monthly balance)	
Advantage Business Checking	
Analyzed Service Charges	
Monthly Maintenance	\$10.00
ACH Credits per Item	\$0.01
ACH Debits per Item	\$0.02
Checks Written per Item	\$0.15
Local Items Deposited per Item	\$0.10
Positive Pay per Check	\$0.02
Positive Pay per ACH	\$0.02

**Transactions include: Checks paid/withdrawals, Deposits, ACH debits and credits, POS/Debit transactions. Each check deposited equals one transaction.*

GENERAL BUSINESS FEES

Overdraft Transfer Fee	FREE
Insufficient/Uncollected Funds Fee (Ret)	FREE
Insufficient/Uncollected Funds Fee (Paid)	
• Overdrafts \$9.99 and under	FREE
• Overdrafts \$10.00-\$99.99	\$10.00
• Overdrafts \$100.00 and over	\$20.00
Stop Payment	
• Money Order	\$30.00
• Official Check	\$30.00
• Personal Check	\$30.00
• ACH	\$30.00
• Bill Payment	\$30.00
Copy of Check / Statement	\$7.00
Redeposit Check Fee	\$15.00
Returned Check Fee	\$15.00
Foreign Check Collection	\$25.00
Wire Transfers (Inbound)	\$12.00
Wire Transfers (Outbound - Domestic)	\$20.00
Wire Transfers (Outbound - International)	\$40.00
Cash Deposited (per Strap)	\$0.25
Coin Deposited (per Roll)	\$0.10
Cash Purchased (per Strap)	\$0.25
Cash Purchased (per Roll)	\$0.10
Night Deposit	FREE
• Cloth deposit bags - \$30 deposit	
• Disposable bags purchased independently	
Paper Statements	\$3.00/mo
Check Image with Paper Statements	\$2.00/mo

BUSINESS ONLINE BANKING EXPANDED SERVICES

Wire Transfer Service	\$10.00/mo
Wire Transfer Service with International	\$15.00/mo
Wire Transfer Service Additional Account	\$5.00/mo
Per Wire Fee	\$12.00/mo
ACH Transfer Service	\$15.00/mo
ACH Transfer Service with Passthrough	\$35.00/mo
ACH Transfer Additional Account	\$5.00/mo
Same Day ACH	\$10.00/mo
Stop Payments	\$20.00
(Processed through Online Banking)	
Mobile Remote Deposit	
• Mobile Service Fee	FREE
• Remote Deposit Capture Service	\$25.00/mo
• Additional Tax ID	\$10.00/mo

MISCELLANEOUS

Pay Your Loan	
• Convenience Fee (Payment by Phone)	\$15.00
Express Bill Payment	
• Check	\$25.00
• Electronic	\$5.00
Inactivity Fee	\$5.00/mo
(No activity for 12 months.)	
Account Verification	\$10.00
Escheatment	\$50.00
Levy / Garnishment Processing	\$100.00
Account Research (per Hour)	\$30.00
Money Order	\$4.00
Cashier's Check	\$5.00
Positive Pay Checks	\$50.00/mo
Positive Pay ACH	\$50.00/mo
Positive Pay Checks & ACH Bundle	\$80.00/mo
Positive Pay Additional Account	\$10.00/mo
Custom Data Reporting	\$50.00/mo
Custom Data Reporting Additional Account	\$5.00/mo
Undeliverable Mail	\$5.00/mo
Target Balance / Zero Balance Sweep	\$40.00/mo
Investment Sweep	\$40.00/mo
Line of Credit Sweep	\$75.00/mo

ATM

ATM Foreign Transaction Fee	\$2.00
ATM / Debit Card Replacement	\$5.00
ATM / Debit Card Replacement (Rush)	\$25.00
International Transaction Fee (% of transaction)	1%