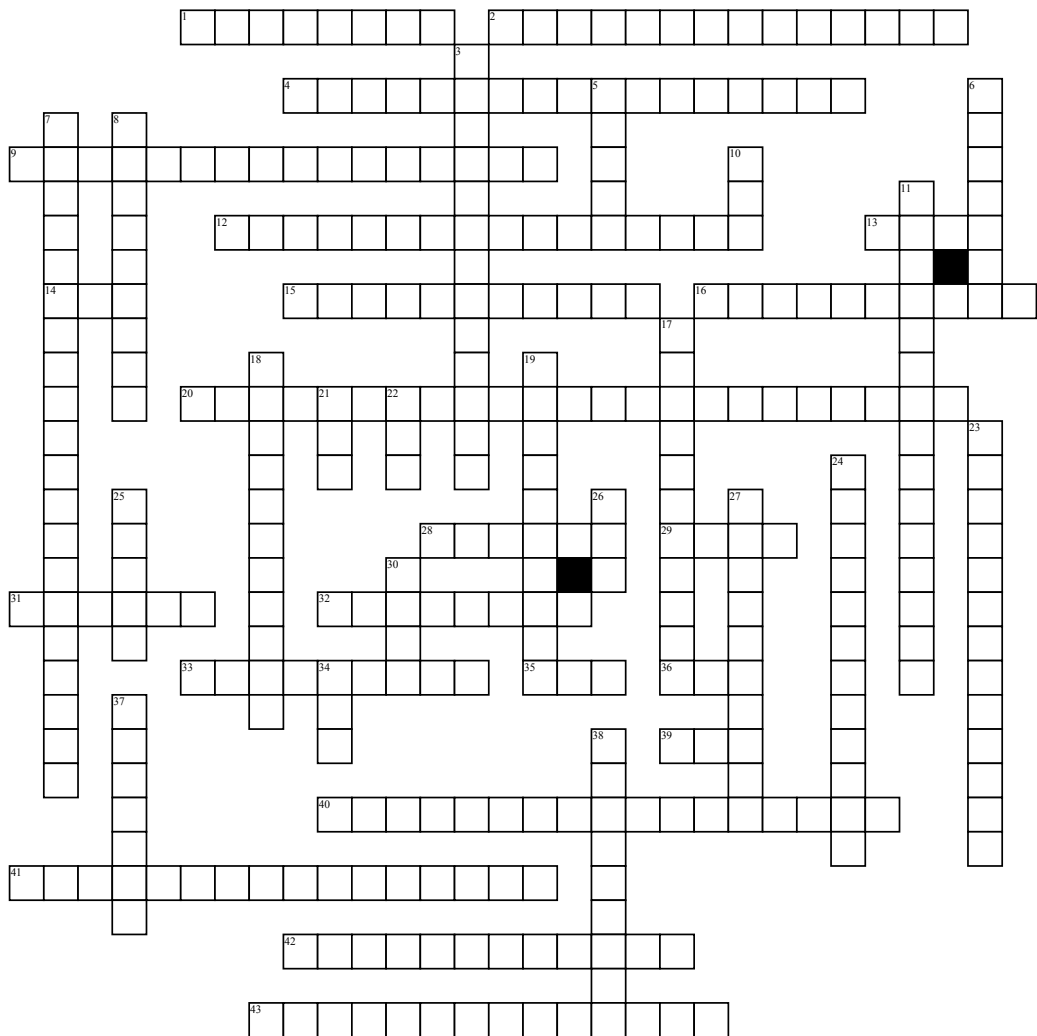


# Becoming a Member



- Across**

1. Membership Application for a Minor

2. Provides convenient banking for members ages 14-24, with ATM rebates and no service fees.

4. Definition of who can join Navy Federal and avail themselves of Navy Federal's services.

9. The easy, fast and free account that allows you the standard fee-free account that includes all the standard benefits of our other checking accounts with direct deposit.

12. Member who is eligible for membership through an immediate family member who is already a member, or eligible for membership and has not joined. This includes adopted, foster and step relationships.

13. This checking protection is a fee-based service that pays checks, point-of-sale debit card (Visa Check Card and CUCARD) transactions, ATM withdrawals, and ACH transactions presented against a member's checking account when it is overdrawn.

14. One of Navy Federal's debit cards. The card can be used for withdrawals at ATMs or used to make purchases. When the card is used for a purchase, the cardholder can select "credit" or "debit" to begin the transaction.

15. Reserve Requirements of Depository Institutions - A Federal Reserve Board regulation relating to reserves that depository institutions are required to maintain based on their amount of member deposits in non-transaction accounts.

16. The declaration of facts regarding fees and conditions about a card. This information is disclosed in writing.

20. A credit card or debit card transaction that was not authorized by the holder of the card.

28. A savings account that pays dividends.

29. An overdraft protection plan for checking accounts.

31. An individual who has purchased a \$5 share in the credit union. May be a primary membership, family membership, or household member.

32. Membership Agreement Form

33. To remove money from an account
35. An alpha or numeric code that identifies a cardholder in an authorization request originating at a terminal with electronic capability.

36. Navy Federal's marketing site that contains product/service offers, member-exclusive offers, etc.

39. The 16-digit card number that appears on the front of a debit card.

40. A primary member is one who is directly eligible in their own right according to the field of membership. Members who have joined through a family or household relationship are considered secondary members.

41. Checking Account with No Monthly Service Fee if average daily balance is \$1,500 or more; \$10 if less than \$1,500

42. To bring a utility bill and a driver's license with a matching address for verification purposes.

43. Driver's license, passport, Military ID, State Issued ID Card

**Down**

3. Service that allows members to conduct transactions using their mobile phone. The service uses wireless application protocol (WAP).

5. NFCU member under the age of 18 is considered a minor. Navy Federal policy prohibits loans to minors under the age of 17. Emancipated minors may be eligible for a loan if for provident and productive need.

6. An individual that makes a nonmember eligible for membership

7. Every member is eligible for our hassle-free, requirement-free, fee-free account that includes all the standard benefits of our other checking accounts.

8. A card used to access member accounts. A debit card can be used to withdraw cash from a savings or checking account. It can also be used to make purchases with available funds from the checking account. Navy Federal offers two types of debit cards: the Visa Check Card and the CUCARD. Debit cards are swiped on a card reader at merchant locations to process transactions. The transaction can be authorized with the cardholder's signature or with the associated PIN.

10. Previous term referring to Bill Pay, an online bill payment option for members who are enrolled in Online Banking.

11. A person who permanently resides and makes a financial contribution to the household of an existing Navy Federal member.

17. The action of conducting business.

18. The date when a member was born.

19. The state of being a member.

21. A nine-digit number issued and used by the IRS to identify a business.

22. The automated membership application located on NFO.

23. Payments are transferred by paying agency to accounts of recipients.

24. A legal relationship created when a person or institution named in a will or assigned by the court to take care of minor children or incompetent adults.

25. UAD Back Office

26. This service automatically moves money from a savings account to a linked checking account to pay for overdrafts, as long as funds are available. The Regulation D definition provides information on usage limits.

27. A designation used on accounts that gives all listed individuals equal ownership, responsibility, and access to all funds on deposit.

30. The federal agency that oversees and insures the federal credit union system. It is funded by its members.

34. Includes the following military branches: Department of the Army, Department of the Navy, including Marine Corps, and the Department of the Air Force. Also includes all civilians who work for the Department of Defense agencies and offices.

37. Referring to any savings account product.

38. This occurs when the member does not have enough money in his/her account to cover a transaction.

**Word Bank**

PAN	OOPS	member	CLOC	Field of membership	Flagship checking
Shares	guardianship	Identification	Primary membership	NFO	Withdrawal
disclosure	Minor	Free Everyday Checking	TIN	Household Member	Direct deposit
Free Easy Checking	Savings	Transaction	Regulation D	NFCU97MI	authenticate
OMA	Debit card	DOD	WBP	Sponsor	NFCU97HX
Campus Checking	Family membership	VCC	Overdraft	Mobile Banking	OST
Unauthorized Transaction	Joint Owner	NCUA	PIN	UADBO	Date of birth
Membership					