

'QUICK PAY' AUTHORIZATION

Dear Member:

Your life is busy enough. Why not choose a quick, convenient and efficient way to make your premium payment.

Navy Mutual now offers you the chance to pay the premium and loan payments on your policy(ies) directly from your bank account on a monthly or quarterly basis through the **'Quick Pay'** plan. The **'Quick Pay'** plan allows you the ease and security of electronic bill paying at no cost! By electing this option you can be spared the nuisance of mailing payments and worrying that you may miss a payment when you are traveling or are otherwise distracted by the press of other business. Furthermore, you will gain the budgeting simplicity of level monthly or quarterly premiums.

On page 2 below is a **'Quick Pay'** application for your convenience. If you desire this convenient payment option, please complete and return it as soon as possible to save you time, money and worry. For further information or if you would like to discuss this option in more detail, please contact us at 1 (800) 628-6011 or via E-mail at counselor@navymutual.org.

Giving You The Ability To Make Payments That:

<i>Are:</i>	<i>Saves:</i>
Quick	Time. You'll never have to write a check or mail an envelope.
Easy	Money. You won't have to pay for postage or envelopes.
Reliable	Worry. Payments will be made on time, without a lapse in payments.

Enrolling Is As Easy As 1 – 2 – 3 !

1. Provide the necessary financial information and complete and sign the Agreement For Direct Payments and Deposits. Return the completed form along with a **voided check**. If a savings account will be used, a deposit slip is required. (For information, Navy Federal Credit Union does not allow **'Quick Pay'** deductions from savings accounts.)
2. Upon receipt of your application, arrangements will be made with your bank to begin debiting your account. Please continue to mail your payment until your billing statement advises you of the exact amount and date of the electronic withdrawal.
3. The amount deducted from your account will be at least equal to current premiums due. The amount deducted may vary periodically as a result of activity on your account (e.g., benefit plan additions, terminations, smoker status change, etc.) If the amount is repayment of a member loan, the periodic deduction will be the amount you specify.

What are you waiting for? Make your life easier, sign up for the **'Quick Pay'** plan today! If desired, you can fax the signed form and copy of voided check to **(703) 945-1446**.

If you have any questions regarding your loan balance, please contact a Membership Representative at 1 (800) 628-6011 or E-mail: counselor@navymutual.org.

Sincerely,
Navy Mutual

Authorization for Navy Mutual 'Quick Pay' Plan Please print clearly.

Questions Call us at 1 (800) 628-6011 or via E-mail at counselor@navymutual.org .

Member Information

Name _____
SSN _____
E-Mail _____
Telephone: Home (____) _____ Work (____) _____

Financial Information

Name of Financial Institution _____
Name of Account Holder _____
Street Address of Financial Institution _____
Branch _____
City/State _____ Zip _____
Bank Phone (if known) 1 (800) _____ or (____) _____
Transit (Routing)/ABA Number (9 digit number between the two colons on the bottom of your check) _____
Checking Account Number _____

(Please enclose a voided check)

Agreement for Direct Payments and Deposits

I authorize the Navy Mutual (the 'Association') to initiate debit/credit entries to my account indicated at the depository named above, and I authorize the financial institution to debit and/or credit this account. I understand that my account will be debited for any necessary premiums due.

	<u>Deduction Amount</u>	
	<u>Premiums</u>	<u>Loan Repayment</u>
Navy Mutual Certificate * _____	\$ _____	\$ _____
Navy Mutual Certificate * _____	\$ _____	\$ _____
Navy Mutual Certificate * _____	\$ _____	\$ _____
Navy Mutual Certificate * _____	\$ _____	\$ _____
Sub-Totals	\$ _____	\$ _____
	Total	\$ _____

* (Formerly Membership Numbers)

Deduct Premiums: Monthly Quarterly (Select one)
The 'Quick Pay' plan is deducted on or about the 15th of the month

Terms of Agreement: I have an account at the financial institution listed and have sufficient funds to pay all appropriate debit entries. No payment to the Association shall be deemed to have been made until the Association receives the actual credit. If corrections to the entry are required, I understand it may involve an adjustment to my account. The automatic debiting of my bank account is voluntary and it will be debited for all current premiums due as long as a statement balance exists. *The Association reserves the right to refuse or terminate payment services. This authorization is to remain in effect until the Association has received notification of its termination and has had reasonable opportunity to act on it.*

Signature _____ Date _____