

Login ID

Password

Login

Enroll

[https://secure.nswcfcuonline.org/NSWCFederalCreditUnion\\_AutoEnroll/enroll.html](https://secure.nswcfcuonline.org/NSWCFederalCreditUnion_AutoEnroll/enroll.html)

Forgot Password

<https://secure.nswcfcuonline.org/NSWCFederalCreditUnionOnline/uux.aspx#/login/resetPassw>
[PRODUCTS](#) [SERVICES](#) [EDUCATION](#) [ABOUT US \(/ABOUT-US\)](#)
[APPLY FOR LOAN](#) [Q](#)
[NEWS ROOM \(/NEWS-ROOM\)](#)

# Personal Accounts

You work hard for your money, which is why we offer accounts with no hidden fees and little to no minimum balance requirement. We work towards improving your experience as a member every day and this is illustrated in our various personalized account options and features. Check them out below and learn what membership means at NSWC Federal Credit Union.

[Fees \(/consumer-fee-schedule\)](#)
[Rates \(/personal-rates\)](#)

*Currently, we do not have online account opening, but we are working on it. We hope to have this ready to go in the Fall of 2018. Please visit a branch closest to you to open an account!*

## Checking

Some say the best things in life are free. We couldn't agree more. With no minimum balance requirement and no hidden fees our checking account options are perfect for your financial well being.

**Share Draft (Basic Checking)** – Created just for you, this popular account boasts numerous beneficial features:

- No minimum balance requirement
- No monthly service charge
- Free mobile and online banking
- Free Bill Paying Service and Personal Financial Tool
- Free unlimited check writing
- Access to your account at any NSWC FCU credit union office, Plus, AFFN and The Exchange ATMs
- Free descriptive monthly statements
- Free 24 hour account access through UNO, our Audio Response System
- Free mobile deposits

**Daily Money Fund** – Earn a higher rate of dividends on your money with this account and receive the same valuable features as our Basic Checking account:

- Earn dividends at a premium rate each day your minimum balance is at least \$2,000
- Dividends paid monthly. Minimum balance required to obtain APY.

## Savings

There is nothing better than knowing you are financially secure. Start the savings account that's perfect for you today and reach your future goals and milestones.

**Prime Share** – This convenient savings account establishes Credit Union membership while providing various member-friendly features:

- Minimum balance of \$1.00 required to obtain Credit Union membership.
- No monthly service charge
- Free mobile and online banking
- Free Bill Paying Service and Personal Financial Tool
- Access to your account at any NSWC FCU credit union office, Plus, AFFN and The Exchange ATMs
- Free descriptive quarterly statements
- Free 24 hour account access through UNO, our Audio Response System
- Free mobile deposits
- Earn quarterly dividends

**Regular Share** – If one savings account isn't enough this account can help you save your money to fit your needs. This account has the same features as our Prime Share account.

**Premium Savings** – This account provides you a higher dividend for higher balances plus all of the features our Prime Share account offers.

- Earn dividends on balances of \$10,000 or higher
- The Premium Savings account is limited to six electronic transactions per calendar month, but is allowed unlimited in-person transactions. Electronic transactions in excess of six will not be processed.
- What does this mean? Electronic transactions include transactions initiated by you via online banking or through the Internet, automated phone system (UNO), by telephone or preauthorized or automatic withdrawals (except for internal transfers to pay a loan with NSW FCU) and fax. ATM transactions and direct deposits are not considered electronic transactions. You may have an unlimited number of electronic transactions, on any of your NSW FCU accounts, except for the Premium Savings account.  
Why restrict some accounts and not others? Federal law restricts the number of electronic transactions that can be posted to an account, and most savings accounts qualify for this restriction. Unlike checking accounts that allow unlimited transactions in any form, savings accounts are intended to have far fewer transactions. With this change to our Account Agreement, only the Premium Savings account will be subject to this restriction.

**Military Saves** – Active and Retired Military, National Guard, Reservists and their dependents are eligible for a special rate!

- \$1 minimum opening deposit required
- 8% annual percentage yield on the first \$500 deposited into the account
- Must be Active or Retired Military, National Guard, a Reservist or a dependent to be eligible for this account
- No monthly service charge
- Must accept electronic documents and receive e-statements
- Must make at least 1 deposit monthly
- Current, valid military ID required at opening
- If the monthly deposit is not posted, the rate will revert to the current Share savings rate. This special rate remains in effect as long as all requirements are met for the first \$500. Balances over \$500.00 will earn the regular share savings rate and this rate may change after the account opening
- Dividends compounded and credited quarterly

**Youth Saves** – Are you 19 years or younger? You are eligible for this special rate!

- \$1 minimum opening deposit required
- 5% annual percentage yield on the first \$500 deposited into the account
- Must be 19 years of age or younger
- No monthly service charge
- Balances over \$500 will earn the regular share savings rate and this rate may change after the account opening. The rate will revert to the regular share savings rate when the member reaches age 20.
- Dividends compounded and credited quarterly

## Youth Accounts

Our Youth, or Minor, Accounts have great benefits and rewards! Check them out below:

### **Whiz Kidz (0 - 8 year olds)**

- Free piggy bank, punch card, and Rainbow Coin Saver with crayons upon account opening
- One time \$10 deposit match on Rainbow Coin Savers
- Prizes for reaching \$100 - \$500 savings milestones
- Earn stickers and a punch on your punch card for each deposit you make
- Prizes for earning 10 punches on your deposit punch card
- Take advantage of Youth Saves account eligibility
- Quarterly parent newsletter (ages 4-8)
- Quarterly kidz newsletter (ages 4-8)

### **Young Executives (9 - 15 year olds)**

- Open a checking account with a parent or legal guardian
- Learn how to use and manage a debit card with a parent or legal guardian
- Good grade recognition - Bring your report card into a branch at the end of the school year and receive \$5 for each "A" you earned - up to \$20 max
- Take advantage of Youth Saves account eligibility

### **Money Masters (16 & 17 year olds)**

- Receive a one time \$25 bonus for your first direct deposit after you turn 16

- Open a checking account with a parent or legal guardian
- Use and manage a debit card with a parent or legal guardian
- Take advantage of Youth Saves account eligibility
- Good grade recognition - Bring your report card into a branch at the end of the school year and receive \$5 for each "A" you earned - up to \$20 max
- **COMING SOON** - Apply for a low limit credit card with a co-signer

*Recognition for good grades limited to \$20 per school year and will be deposited into prime share savings account. Grades must be brought into a branch within 60 days of school year completion. Checking accounts and debit cards may be opened with a parent or legal guardian as joint account owner.*

## Club



Vacations and holidays are supposed to be fun. Eliminate stress and let us help you save for specific goals with one of our Club Savings Accounts.

## Certificates



If you're looking to earn higher dividends on your money, one of our many share certificate options is the perfect solution for you.

## IRA



Planning for retirement can be overwhelming. With the help of our Financial Services professionals and our IRA products we can guide you to the relaxing retirement you have earned.

Due to the Children's Online Privacy Protection Act, the credit union does not and will not collect information from children under the age of 13. All applicants 13 years and under must have a parent or guardian as a joint owner on their account and any application that is submitted by a child under the age of 13 will not be considered or retained. Joint signature is required on the completed application along with a valid form of identification.

Limited online banking privileges will be given to the minor with guardian consent to oversee account activity and the responsibility for financial instruction and education.

## Products

### PERSONAL ACCOUNTS (/PERSONAL-ACCOUNTS)

Checking (/personal-accounts#checking)

Savings (/personal-accounts#savings)

Youth Accounts (/personal-accounts#youth-accounts)

Club (/personal-accounts#club)

Certificates (/personal-

accounts#certificates)

IRAs (/personal-accounts#ira)

Rates (/personal-rates)

Fees

(<https://www.nswcfcuonline.org/consumer-fee-schedule>)

### BUSINESS ACCOUNTS (/BUSINESS-ACCOUNTS)

Checking (/business-accounts#checking)

Savings (/business-accounts#savings)

Certificates (/business-

accounts#certificates)

Rates (/business-rates)

Fees (/business-fee-schedule)

### PERSONAL LOANS (/PERSONAL-LOANS)

Personal (/personal-loans#personal)

LifeStyle Loans (/personal-loans#lifestyle)

## Services

### MEMBER SERVICES (/MEMBER-SERVICES)

ATMs - Find a Surcharge Free ATM Near You (/member-services#atms)

Check Reorders (/member-services#check-orders)

Overdraft Options (/member-

services#overdraft-options)

Automated Phone Banking (/member-

services#automated-phone-banking)

Coin Machines (/member-services#coin-

machines)

Safe Deposit Boxes (/member-

services#safe-deposit-boxes)

Notary Services (/member-services#notary-

services)

Official Checks and Money Orders

(/member-services#official-checks-&-

money-orders)

Switch Kit (/member-services#switch-kit)

Instant Issue Debit Cards (/member-

services#instant-issue-debit-cards)

Forms (/member-services)

### E-SERVICES (/E-SERVICES)

Mobile Apps (/e-services#mobile-apps)

## Education

### NEW - Financial Education by GreenPath

([https://www.greenpath.com/greenpath-financial-wellness/?](https://www.greenpath.com/greenpath-financial-wellness/?utm_source=website+redirect&utm_medium=website+red)

[utm\\_source=website+redirect&utm\\_medium=website+red](http://www.nadaguides.com/Cars)

Calculators (/calculators)

New & Used Car Values

(<http://www.nadaguides.com/Cars>)

Annual Free Credit Report

(<http://www.annualcreditreport.com/>)

Scholarships (/scholarships)

Dormant Accounts and Unclaimed Property

(<https://www.nswcfcuonline.org/dormant>

and unclaimed property)

Internet & Mobile Security (/internet-

mobile-security)

Fraud & Consumer Alerts (/fraud-consumer-

alerts)

FICO® Scores available in online banking

(/fico%C2%AE-score-faqs)

Videos (/videos)

Brochures (/brochures)

## About Us (/about-us)

[HomeStyle Loans \(/personal-loans#homestyle\)](#)  
[Share Secured \(/personal-loans#share-secured\)](#)  
[Autos \(/personal-loans#auto\)](#)  
[Motorcycles \(/personal-loans#motorcycle\)](#)  
[Boats \(/personal-loans#boat\)](#)  
[RVs \(/personal-loans#rv\)](#)  
[Education \(/personal-loans#education\)](#)  
[Equity Loans \(/personal-loans#equity\)](#)  
[Sports Recreational Vehicle \(/personal-loans#sports-recreational-vehicle\)](#)  
[Rates \(/loan-rates\)](#)

#### [MORTGAGE LOANS \(/MORTGAGE-LOANS\)](#)

[Purchase \(/mortgage-loans#purchase\)](#)  
[Refinance \(/mortgage-loans#refinance\)](#)  
[Rates](#)

<https://mortgages.cumortgage.net/wizard/LoanManagementPool?siteId=05F7A35B-0616-4B05-8A20-3218BAC44269>

#### [CARDS \(/CARDS\)](#)

[Visa Check Cards \(/cards#visa-check-cards\)](#)  
[Visa \(/cards#visa\)](#)  
[Visa Preferred \(/cards#visa-preferred\)](#)  
[Visa Share Secured \(/cards#visa-share-secured\)](#)  
[Visa Home Equity Line of Credit \(/cards#visa-home-equity\)](#)  
[Visa Account Updater](#)  
<https://www.nswfcuonline.org/cards#visa-account-updater>  
[Visa Checkout](#)  
<https://www.nswfcuonline.org/cards#visa-checkout>  
[Rates \(/credit-card-rates\)](#)

[Mobile Wallet \(/e-services#mobile-wallet\)](#)  
[Wire Transfers \(/e-services\)](#)  
[Mobile Deposit \(/e-services#remote-deposit\)](#)  
[DocuSign®-Electronic Document Signing \(/e-services#docuSign-®\)](#)  
[E-Statements \(/e-services#e-statements\)](#)  
[Bill Pay \(/e-services#-bill pay\)](#)  
[Person 2 Person Transfer \(/e-services#person-2-person-transfer\)](#)  
[Online Banking FAQs \(/e-services#online-banking-faq-s\)](#)  
[Quicken & QuickBooks \(/e-services#quicken-&-quickbooks\)](#)  
[TurboTax \(/e-services#turbo-tax\)](#)

#### [FINANCIAL SERVICES \(/FINANCIAL-SERVICES\)](#)

[Money Matters - Personal Financial Management Pool \(/financial-services#money-matters\)](#)  
[NSWC Financial Services \(/financial-services#nswc-financial-services\)](#)  
[TruStage Insurance \(/financial-services#trustage-insurance\)](#)  
[Aflac® \(/financial-services#aflac®\)](#)  
[Merchant Services \(/financial-services#merchant-services\)](#)

[Membership Eligibility - Join \(/about-us#membership-eligibility\)](#)  
[Sponsorship Requests \(/about-us#sponsorship-requests\)](#)  
[Locations - Office / ATM \(/locations\)](#)  
[Phone Numbers - Fax / Dial a loan \(/contact-us\)](#)  
[Hours of Operations \(/locations\)](#)  
[Closing Schedule \(/about-us#closing-schedule\)](#)  
[Careers \(/about-us#careers\)](#)  
[Mission Statement \(/about-us#mission-statement\)](#)  
[Meet our Team \(/meet-our-team\)](#)  
[Board of Directors \(/about-us#board-of-directors\)](#)  
[Supervisory Committee \(/about-us#supervisory-committee\)](#)  
[Annual Report \(/about-us#annual-report\)](#)

## [News Room \(/news-room\)](#)

[Promotions \(/news-room#promotions\)](#)  
[Social Media \(/news-room#social media\)](#)  
[Newsletters \(/news-room#newsletters\)](#)  
[Website Maintenance \(/news-room#website-maintenance\)](#)  
[Community Events \(/news-room#community\)](#)  
[Special Offers \(/news-room#special-offers\)](#)  
[What's New \(/news-room#what's-new\)](#)



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[Home \(/\)](#) | [Locations \(/locations\)](#) | [Contact Us \(/contact-us\)](#) | [Rates \(/rates\)](#) | [Privacy \(https://www.nswfcuonline.org/privacy-notice\)](#)

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