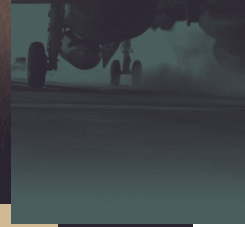


Overseas BANKING



Regardless of home station, in today's increasingly mobile military community, global convenience is quickly becoming the order of the day when it comes to banking. Military families who embark upon an overseas deployment can wind up many time zones away from the U.S.-based institutions that serve their checking/savings accounts, car loan and auto and renter's insurance. Easy access to banking services is important, and if one cannot visit or call his or her bank in person, there has to be another way to reach them—via phone during extended hours or on weekends, by mail or the Internet—at the service member's convenience.

Military-friendly banking institutions, such as USAA, the Navy Federal Credit Union and Pentagon Federal Credit Union, have continued to respond to such military-specific needs. These banks' customer service approaches are designed to be accessible during extended hours to geographically dispersed service members and their families.

Aside from the Internet, mail, and extended and weekend hours of live telephone assistance, these military-friendly institutions offer numerous other advantages to service members and their families.

One advantage of a military-friendly banking institution is that they often offer automated payment options. For instance, if your car loan needs to be paid on the 10th of each month, you can establish a regular payment plan directly out of one of your accounts. Make sure before you deploy that you arrange to have enough money in your account to cover the debit each month.

Direct deposit is another important banking feature for deploying service members. In fact, many banking institutions will waive certain monthly fees if you set up a direct deposit checking account.

Members of Navy Federal Credit Union can open one checking account for themselves and a separate account for their spouse or joint owner. Both can access their individual accounts. In addition, a service member's direct deposit or allotment can be divided up between the two checking accounts as needed. Account owners need to sign up for 24-hour online Account Access before deploying, however, because the authorization form needed to establish the accounts is mailed to your home.

Military banking institutions also offer special advantages to deployed personnel.

For example, if a service member is deployed on a military campaign, USAA will rebate all the interest on a USAA credit card for the length of the involvement. Or, if the service member is deployed on a training exercise or sea duty, USAA will lower the annual percentage rate on the credit card to 6 percent for up to nine months.

Lastly, military bank customers have access to their accounts via ATMs worldwide. For example, Pentagon Federal Credit Union military customers can access thousands of ATMs worldwide, often at no charge, depending on which account they have.

Pentagon Federal Credit Union offers their military customers four ATM options, including Pentagon Federal Credit Union ATMS, CU24 and other ATM Networks and Fee-Less ATMs in which there is no Pentagon Federal fee accessed to use those ATMs.

For more information, visit these military banks online:

USAA: www.usaa.com

Navy Federal Credit Union: <http://www.navyfcu.org>

Pentagon Federal Credit Union: <http://www.penfed.org>