

For more detailed information and to apply, visit navyfederal.org, call 1-888-842-6328 or visit a branch.

Overseas? Call collect 1-703-255-8837 or visit our website for toll-free numbers.

TDD for the hearing impaired 1-888-869-5863

Take Charge With a Navy Federal Credit Card

With a Navy Federal credit card, you could get benefits like:

- great interest rates
- a variety of card options
- outstanding rewards and privileges
- peace of mind with Navy Federal's Zero Liability policy for confirmed unauthorized transactions
- the option to freeze and unfreeze misplaced cards

Manage Your Account Online

Access your account from anywhere in the world with digital banking.¹

- Pay your bills with Bill Pay
- View and redeem rewards

- Transfer balances from other financial institutions
- Apply for new accounts or a credit limit increase

Payment Options

- Establish a recurring automatic transfer from checking or savings (as long as you're the primary cardholder)
- Send a check through the mail or deposit your monthly payment at a Navy Federal branch or ATM

Earn More Rewards at Member Deals²

Member Deals is our exclusive online shopping site where your purchase rewards get multiplied! Shop at over 950 of your favorite stores and double, triple and even quadruple the rewards you'd normally receive. For details, visit navyfederal.org/shop.

See which Navy Federal credit card is ideal for you:

	<i>cashRewards Plus</i>	<i>cashRewards</i>	Visa Signature® Flagship Rewards	Navy Federal More Rewards American Express® Card	GO REWARDS®	nRewards® Secured	Platinum
Rewards³	Unlimited 2% cash back on all purchases ⁴	Unlimited 1.5% cash back on all purchases ⁵	3 points on travel; 2 points on everything else ⁶	3 points at supermarkets; 3 points at restaurants; 3 points on gas and transit; 1 point on everything else ⁷	3 points at restaurants; 2 points on gas; 1 point on everything else ⁸	1 point per \$1 spent ⁹	N/A
Rewards Redemption	Start redeeming cash back as soon as you earn it	Start redeeming cash back as soon as you earn it	Redeem for merchandise, gift cards, cash, travel and experiential rewards	Redeem for merchandise, gift cards, cash, travel and experiential rewards	Redeem for merchandise, gift cards, cash, travel and experiential rewards	Redeem for merchandise, gift cards and cash	N/A
Rewards Caps	No caps	No caps	No caps	No caps	No caps	No caps	N/A
Rewards Expire	Never expire while account is open	Never expire while account is open	Never expire while account is open	Never expire while account is open	Never expire while account is open	4 years while account is open	N/A
Network*	Visa Signature	Visa®	Visa Signature	American Express***	Visa; Mastercard®; Visa Signature; World Mastercard	Visa; Mastercard	Visa; Mastercard
Foreign Transaction Fee¹⁰	None	None	None	None	None	None	None
Annual Fee¹⁰	None	None	\$49	None	None	None	None

*Additional benefits, such as purchase protection, identity theft protection, extended warranty service, and auto rental insurance, are variable, based on the network. Visit navyfederal.org for a detailed description.
**The Navy Federal More Rewards American Express® Card is issued and administered by Navy Federal Credit Union. American Express is a federally registered service mark of American Express and is used by the issuer pursuant to a license.

Navy Federal Credit Union is federally insured by NCUA. ¹Message and data rates may apply. Terms and Conditions are available at https://www.navyfederal.org/content/dam/nfcu/pdfs/membership/nfcu_652a_nfo.pdf. ²Rewards are subject to change and vary by merchant. Reward types will be based on the member's purchasing credit card. *cashRewards* cardholders will receive cash back, Platinum cardholders will receive a statement credit, and all others will receive points. Program excludes Navy Federal Business and Home Equity Line Visa Platinum Credit Cards and Navy Federal Debit Cards. ³Rewards are earned on eligible net purchases. "Net purchases" means the sum of your eligible purchase transactions minus returns and refunds. Eligible purchase transactions do not include, and rewards are not earned for, the following transactions: cash advances, convenience checks, balance transfers, gambling, or fees of any kind, including finance charges, late fees, returned check fees, ATM cash advance fees, and annual fees, if any. Cash-equivalent transactions, such as the purchase, loading, or reloading of gift and prepaid cards (e.g., money orders, GO Prepaid Cards, and other cash-equivalent gift cards), may not be eligible purchase transactions and may not earn rewards. Rewards may be forfeited if your account is closed. Please see each card's rewards terms and conditions for additional information. ⁴*cashRewards Plus* credit cards earn 2% cash back for all cardholders. Rewards are earned on eligible net purchases. "Net purchases" means the sum of your eligible purchase transactions minus returns and refunds. Eligible purchase transactions do not include, and rewards are not earned for, the following transactions: cash advances, convenience checks, balance transfers, gambling, or fees of any kind, including finance charges, late fees, returned check fees, and ATM cash advance fees. Cash-equivalent transactions, such as the purchase, loading, or reloading of gift and prepaid cards (e.g., money orders, GO Prepaid Cards, and other cash-equivalent gift cards), may not be eligible purchase transactions and may not earn rewards. For more information, view the *cashRewards Plus* Program Description at navyfederal.org.
See reverse side for additional disclosure.

Disclosure continued from previous page.

⁵*cash*Rewards credit cards earn 1.5% cash back for cardholders. Rewards are earned on eligible net purchases. "Net purchases" means the sum of your eligible purchase transactions minus returns and refunds. Eligible purchase transactions do not include, and rewards are not earned for, the following transactions: cash advances, convenience checks, balance transfers, gambling, or fees of any kind, including finance charges, late fees, returned check fees, and ATM cash advance fees. Cash-equivalent transactions, such as the purchase, loading, or reloading of gift and prepaid cards (e.g., money orders, GO Prepaid Cards, and other cash-equivalent gift cards), may not be eligible purchase transactions and may not earn rewards. For more information, view the *cash*Rewards Program Description at navyfederal.org. ⁶Visa Signature® Flagship Rewards Credit Cards earn 3 points for every \$1 of net purchases made on travel and 2 points for every \$1 of other net purchases. "Net purchases" means the sum of your eligible purchase transactions minus returns and refunds. Eligible purchase transactions do not include, and rewards are not earned for, the following transactions: cash advances, convenience checks, balance transfers, gambling, or fees of any kind, including finance charges, late fees, returned check fees, ATM cash advance fees, and annual fees. Cash-equivalent transactions, such as the purchase, loading, or reloading of gift and prepaid cards (e.g., money orders, GO Prepaid Cards, and other cash-equivalent gift cards), may not be eligible purchase transactions and may not earn rewards. A travel purchase may only earn 2 points per dollar spent, depending on the merchant code used to process the transaction. Travel is typically categorized under merchant category codes such as airline, hotel, car rental, bus lines, taxis, cruise lines, timeshares, parking, and transit. Additional categories may be ineligible, in which case you will receive 2 points per dollar spent at these locations based on the merchant category codes. For more information, view the Flagship Rewards Program Description at navyfederal.org. ⁷Navy Federal More Rewards American Express® Cards earn 3 points for every \$1 of net purchases made for gas, transit, restaurants, food delivery, and supermarkets, and 1 point for every \$1 of other net purchases. Merchant transit categories classified as railway, ferries/water trip, taxi, limousines, bus lines, charters, tour buses, tolls, road/bridge fees, and parking/lots will receive 3 points for every \$1 of net purchases. A supermarket, transit, gas station, restaurant, or food delivery purchase may only earn 1 point per dollar spent, depending on the merchant code used to process the transaction. Restaurants located within another establishment (e.g., hotel, casino, commissary, grocery store, event venue) may receive 1 point per dollar spent at these locations. In addition, superstores, supermarkets, and warehouse clubs that sell gasoline are not considered gas stations, so you will earn 1 point per dollar spent at these locations. For more information, view the More Rewards American Express® Card Program Description at navyfederal.org. ⁸GO REWARDS credit cards earn 3 points for every \$1 of net purchases made at restaurants, 2 points for every \$1 of net purchases made for gas, and 1 point for every \$1 of other net purchases. A GO REWARDS restaurant or gas purchase may only earn 1 point per dollar spent, depending on the merchant code used to process the transaction. Restaurants located within another establishment (e.g., hotel, casino, commissary, grocery store, event venue) may receive 1 point per dollar spent at these locations. In addition, superstores, supermarkets, and warehouse clubs that sell gasoline are not considered gas stations, so you will earn 1 point per dollar spent at these locations. Rewards are only earned on eligible net purchases. "Net purchases" means the sum of your eligible purchase transactions minus returns and refunds. Eligible purchase transactions do not include, and rewards are not earned for, the following transactions: cash advances, convenience checks, balance transfers, gambling, or fees of any kind, including finance charges, late fees, returned check fees, and ATM cash advance fees. Cash-equivalent transactions, such as the purchase, loading, or reloading of gift and prepaid cards (e.g., money orders, GO Prepaid Cards, and other cash-equivalent gift cards), may not be eligible purchase transactions and may not earn rewards. For more information, view the GO REWARDS Program Description Guide at navyfederal.org. ⁹*n*Rewards credit cards earn 1 point for every \$1 of net purchases. Rewards are only earned on eligible net purchases. "Net purchases" means the sum of your eligible purchase transactions minus returns and refunds. Eligible purchase transactions do not include, and rewards are not earned for, the following transactions: cash advances, convenience checks, balance transfers, gambling, or fees of any kind, including finance charges, late fees, returned check fees, and ATM cash advance fees. Cash-equivalent transactions, such as the purchase, loading, or reloading of gift and prepaid cards (e.g., money orders, GO Prepaid Cards, and other cash-equivalent gift cards), may not be eligible purchase transactions and may not earn rewards. For more information, view the *n*Rewards Program Description Guide at navyfederal.org. ¹⁰As of 8/1/2024, *n*Rewards Secured card rate is 18.00% APR and will vary with the market based on the U.S. Prime Rate. All other Navy Federal credit card rates range from 11.99% APR to 18% APR, are based on product type and creditworthiness, and will vary with the market based on the U.S. Prime Rate. ATM cash advance fees: None if performed at a Navy Federal branch or ATM. Otherwise, \$0.50 per domestic transaction or \$1.00 per foreign transaction. © 2024 Navy Federal NFCU 1177ep (9-24)