## Interest Rates and Interest Charges

<table>
<thead>
<tr>
<th>Variable Annual Percentage Rate (APR)</th>
<th>5.99% to 18.00%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Platinum</td>
<td>5.99% to 18.00%</td>
</tr>
<tr>
<td>GO REWARDS®</td>
<td>8.99% to 18.00%</td>
</tr>
<tr>
<td>cashRewards®</td>
<td>9.65% to 18.00%</td>
</tr>
<tr>
<td>Navy Federal More Rewards American Express® Card</td>
<td>9.65% to 18.00%</td>
</tr>
<tr>
<td>Visa Signature® Flagship Rewards</td>
<td>9.99% to 18.00%</td>
</tr>
<tr>
<td>r/rewards® Secured</td>
<td>18.00%</td>
</tr>
</tbody>
</table>

### Introductory APR for Platinum
- **Balance Transfers**: Applies to balance transfers requested within 30 days of account opening.
- **Introductory APR for 12 months**: 0.00% introductory APR for 12 months*
  - After that, your standard variable APR between 5.99% and 18.00% will apply.
  - This APR will vary with the market based on the U.S. Prime Rate.

### Introductory APR for cashRewards
- **Purchases**: Applies to purchase transactions made during the first 6 months after account is open.
- **Introductory APR for 6 months**: 0.00% introductory APR for 6 months*
  - After that, your standard variable APR between 9.65% and 18.00% will apply.
  - This APR will vary with the market based on the U.S. Prime Rate.

### Cash Advance APR
- 2% above your variable APR. This APR will vary with the market based on the U.S. Prime Rate.

### Penalty APR and When It Applies
- **18.00%**
  - This APR may apply to your account if you:
    - are over 60 days past due or
    - make a payment that is returned and causes your account to be over 60 days past due.
  - **How long will the Penalty APR apply?** If your APRs are increased for either of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.

### Paying Interest
- **Interest on Purchases**: Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances, Balance Transfers, and Convenience Checks on the transaction date.

### Minimum Interest Charge
- **None**
- To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at [http://www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

## Fees

### Annual Fees
- **iRewards Secured, Platinum, cashRewards, GO REWARDS, GO REWARDS, Navy Federal More Rewards American Express® Card Visa Signature Flagship Rewards**
- **None**
- **$0 intro annual fee for the first year; $49.00 will apply thereafter.**

### Transaction Fees
- **ATM Cash Advance**
  - **Transaction Fees**
  - **None if performed at a Navy Federal branch or ATM. Otherwise, $0.50 per domestic transaction or $1.00 per foreign transaction.**
- **Foreign Transaction**
  - **None**

### Penalty Fees
- **Late Payment**
  - **None**
  - **$ Up to $20.00**
  - **$ Up to $20.00**

### How We Will Calculate Your Balance:
- We use a method called “average daily balance (including new transactions).”

### Loss of Introductory APR:
- We may end your Introductory APR and apply the Penalty APR if you are over 60 days past due.

1. **Variable Rate Information:** Your APR may increase or decrease. Rates are determined and adjusted monthly on the first business day by adding a Margin to the highest U.S. Prime Rate published in the Wall Street Journal on the first day of the previous month. The Margin is determined based on an evaluation of each Member’s credit history. The Margin will range from 2.74% to 16.74% based on product type.
2. **GO REWARDS Cards:** If your application is approved for an account with a credit line of less than $5,000, you will receive a Visa® GO REWARDS or GO Rewards Mastercard® account. If your credit line is $5,000 or greater, you will receive a Visa Signature GO REWARDS Card or a GO Rewards World Mastercard account. The benefit for Visa GO Rewards or GO REWARDS Mastercard accounts differ from those for Visa Signature GO Rewards and GO Rewards World Mastercard accounts.
3. **CashRewards Cards:** If your application is approved for an account with a credit line of less than $5,000, you will receive a Visa cashRewards Card or a cashRewards Mastercard. If your credit line is $5,000 or greater, you will receive a Visa Signature cashRewards Card or a cashRewards World Mastercard. The benefits for Visa cashRewards or cashRewards Mastercard accounts differ from those for Visa Signature cashRewards and cashRewards World Mastercard accounts.
4. **Annual Fees:** If you are issued a Visa Signature Flagship Rewards Card, you will be billed the annual membership fee. This charge will appear on your thirteenth statement, and annually thereafter. Only one fee will be charged to your account regardless of the number of cards issued on the account.
5. **Late Payment Fee:** You will be required to pay a late payment fee of up to $20.00 if you do not pay at least the minimum payment by the payment due date on your statement. Navy Federal may also assess the late payment fee every month thereafter that you are past due.

### Other Fee: Returned convenience check fee—$20.00.

### Security Interest Specific for Credit Cards:
- If you are approved for a credit card, you acknowledge and pledge, specifically as a condition of your use of the credit card, that you have voluntarily granted Navy Federal a security interest in all of your individual and joint share accounts at Navy Federal. If your credit card loan becomes delinquent, this security interest may be used without further notice to pay all or part of such delinquency. This security interest does not apply to shares in an individual Retirement Account (IRA).

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Wisconsin Residents: Wisconsin law provides that any agreement, unilateral statement, or court decree relating to marital property may not adversely affect a creditor’s interest, unless prior to the time credit is granted, the creditor is furnished a copy of the agreement, statement, or decree, or has actual knowledge of the adverse provision.

This disclosure was printed and is accurate as of November 2, 2020, and is subject to change after that date. To find out what may have changed, or if you have any questions regarding this disclosure, call toll-free in the U.S. at 1-888-842-6528. For toll-free numbers when overseas, visit [navyfederal.org](http://www.navymilitary.org). Use 1-703-255-8837 for collect international calls. If you prefer, you may write to Navy Federal Credit Union, P.O. Box 3501, Merrifield, VA 22119-3501. Information concerning Navy Federal Credit Cards may also be obtained at [navyfederal.org](http://www.navymilitary.org).
Will my rewards expire? Yes. Your rewards will be forfeited if your account is closed. For additional information, please refer to the terms and conditions with the card’s corresponding program description.

Are there any limits on the amount of rewards I can earn? No.

Will my rewards expire? Yes. Your rewards expire four years from the month in which they were earned, as long as your account remains open. If you have a GO REWARDS, cashRewards, Visa Signature Flagship, or Navy Federal More Rewards American Express® Card account, your rewards do not expire, as long as your account remains open.

Are there conditions for earning or redeeming rewards? Rewards are earned on eligible 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, 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, Visa Buxx Cards, GO Prepaid Cards and other cash equivalent gift cards), may not be eligible purchase transactions and may not earn rewards.

What happens to my rewards if the account is closed? Your rewards will be forfeited if your account is closed. For additional information, please refer to the terms and conditions with the card’s corresponding program description.

ADDITIONAL CREDIT CARD TERMS AND CONDITIONS

How are my payments applied? In general, we will apply your minimum payment first to interest and then to fees before applying it to transaction balances. If your account has transaction balances with different APRs, we will apply the minimum payment first to the balance with the lowest APR before balances with higher APRs. Any payment amount received in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on the APR.

Can I authorize another person to use my account? Yes. You can add an authorized user to your account. Authorized users can use your account subject to the terms and conditions of the Credit Card Agreement and Disclosure. You are responsible for any use of your account, including paying for any charges made or allowed by an authorized user. A credit report will not be pulled for authorized users. However, we will report account performance in the authorized user’s name to the credit bureaus.

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