# Navy Federal Credit Union® Credit Card Pricing Terms

The Credit Card Pricing Terms is part of your Credit Card Agreement and Disclosure. It provides cost, fee, and other important information about your account.

## Interest Rates and Interest Charges

<table>
<thead>
<tr>
<th>Platinum</th>
<th>6.74% to 18.00%</th>
</tr>
</thead>
<tbody>
<tr>
<td>GO REWARDS®</td>
<td>9.74% to 18.00%</td>
</tr>
<tr>
<td>cashRewards</td>
<td>10.40% to 18.00%</td>
</tr>
<tr>
<td>Navy Federal More Rewards American Express® Card</td>
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</tr>
<tr>
<td>Visa Signature® Flagship Rewards</td>
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This APR will vary with the market based on the U.S. Prime Rate.

### Platinum

**Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Convenience Checks**

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### GO REWARDS®

**Cash Advance APR**

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

### Platinum

**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?**

- This APR will apply until you make six consecutive minimum payments when due.

### Paying Interest

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

| Minimum Interest Charge | None |

### For Credit Card Tips From the Consumer Financial Protection Bureau

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

- **rRewards Secured, Platinum, cashRewards, GO REWARDS.**
- **Navy Federal More Rewards American Express® Card**
- **Visa Signature® Flagship Rewards**

### Transaction Fees

- **ATM Cash Advance**
- **Foreign Transaction**

### Penalty Fees

- **Late Payment**
- **Returned Payment**

- **Annual Fees:** If you have been issued a Visa Signature Flagship Rewards Card, you will be billed the annual membership fee. This charge will appear on your first statement, and annually thereafter. Only one fee will be charged to your account regardless of the number of cards issued on the account.

- **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.

- **Other Fee:** Returned convenience check fee—$20.00.

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.
Your Agreement With Us. This Credit Card Agreement and Disclosure (“Agreement”) is your contract with us. The Credit Card Pricing Terms is part of this Agreement and provides cost, fee, and other important information about your credit card account. You agree to this Agreement by a) using your card, b) making a purchase in a store or on the internet, c) allowing a transaction to post, or d) “Navy Federal.” Please read all of this Agreement carefully and keep a copy for your records. You agree to all the terms of this Agreement.

1. Contacting Us. All correspondence to us relating to this Agreement should be addressed to Navy Federal Credit Union, P.O. Box 3501, Merrifield, VA 22119-3501. You may also contact us electronically through online banking, mobile banking, or call us toll-free at 1-866-A52-0363. For free toll-free numbers outside the United States, please visit navyfederal.org. Use 1-703-255-8837 for all international calls. Information concerning Navy Federal Credit Cards may be obtained at navyfederal.org.

2. Cardholder Signature. Your card is not valid unless it is signed. Sign the back of your card immediately upon its receipt.

3. Your Credit Limit and the Maximum Amount You Own Navy Federal. The maximum amount you may owe at any time is the amount of your assigned credit limit, any overdraft limit, and any interest and fees that have accrued. Transactions you make may either cause your account balance to exceed your credit limit or increase your credit limit by the amount of your payment. When this happens, it does not mean your credit limit has been increased. If you exceed your credit limit for any reason at any time, you remain responsible for payment of all charges, including any fees and any amount over the credit limit. You may apply for an increase to your credit limit through our mobile app, online at navyfederal.org, by telephone, or by mailing a completed card application form addressed to the above address. An additional fee for applying for additional credit may include a credit bureau inquiry to review your consumer credit report. We reserve the right to determine your credit limit, and any increase, decrease, or restriction at any time.

4. Promise to Pay. You agree to pay us the amount of all purchases and cash advances that you, your joint cardholder, your authorized users, or anyone else using your credit card, agree to pay us. You also agree to pay us a total of any interest charges and other fees or costs due on your account. The cardholder also promises to pay all amounts owed to you. If you allow another person to use your credit card, you are responsible for paying for their purchases and cash advances.

5. For purposes of this section, “you” does not mean Authorized Users of credit card accounts.

a. Security Interest Specific for Credit Cards. 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 account becomes delinquent, Navy Federal may file a security interest application notice to pay all or part of such delinquency. This security interest does not apply to shares in an Individual Retirement Account (IRA).

b. Statutory Lien. You acknowledge and pledge to Navy Federal a statutory lien in your shares and dividends on all of your share accounts with Navy Federal now and in the future, to the extent of any loan made and any charges payable. The statutory lien does not apply to any of your IRA accounts.

c. Additional Security Interest. You acknowledge and pledge to Navy Federal a security interest in the collateral securing loan(s) that you have with Navy Federal now and in the future, including any type of security interest in collateral securing loan(s) that you have with Navy Federal now and in the future.

d. Penalty APR. If you do not make your minimum payment by the due date and your account is over 60 days past due or you make a payment that is returned and causes your account to be over 60 days past due, your account will be subject to the Penalty APR. The Penalty APR will be applied to all and any transactions and outstanding balances on your account, including with Promotional APRs. The Penalty APR will be effective at least 45 days after your account becomes subject to it.

e. How We Calculate Your Interest Charges. To calculate your interest charges, Navy Federal uses your periodic rate, which is determined by dividing your APR by 12. Navy Federal then calculates monthly interest charges on your account based on the average daily balance of your account. To calculate the average daily balance, we take the beginning balance of your account each day, add any new purchases and cash advances, and subtract any payments, credits, and unutilized promotional credit offer APRs. We then add together the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This amount is your average daily balance.

f. Lost or Stolen Cards, Account Numbers, or Checks—Liability for Unauthorized Use. If you lose or theft of your credit card or possible unauthorized use of your card account, you should write to us or call us immediately. You may also access your consumer credit report for any permissible purpose under the Fair Credit Reporting Act, including periodic reviews of your creditworthiness, collections, and future credit line increases or decreases, and to display your credit score within your online banking and mobile access.

9. Default. We may close your account or require immediate repayment of your total account balance, to the extent allowed by law, if any of the default events occur:

- You violate any terms of this Agreement;
- You do not pay the amount due as listed on your monthly statement;
- You have a returned payment that causes your account to be delinquent;
- You default under another agreement you have with us;
- You file for bankruptcy, or some other insolvency proceeding is filed by or against you;
- You are declared incompetent, mentally incapacitated, or in the event of your death;
- We determine that there has been a substantial adverse impact on your ability to repay the balance on this account;
- We determine that you have engaged in suspicious, fraudulent, illegal, dishonest, or deceptive activities with respect to any of your Navy Federal accounts; or
- You are delinquent in the payment of any other debt you owe us.

If you owe us any amount under this Agreement, you may owe us any amount that we may determine to be necessary to collect or cure the default amount, including your current contact information, as permitted by law. Contact to your employer will be limited to obtaining current contact information.

You may have a Penalty APR applied to your account under certain circumstances. Refer to the Annual Percentage Rates (APRs) and Interest Charges section of this Agreement for more information.

12. Closing or Suspending Your Account. We may, without notice or demand, close your account or suspend your privileges to make purchases or cash advances at any time in our discretion. We may also authorize and request that your card be canceled. If your account is closed or suspended, you may owe us, we or authorized parties may call you and send text messages to you. We may use prerecorded/automated responses as a telephone device. The number you can reach us at for the closed or suspended account is the property of Navy Federal. You acknowledge and agree to pay us all amounts owed on your account, even if they post to your account after it is closed or suspended. We may cancel your current card and issue you a substitute card at any time. Every card issued by Navy Federal is property of Navy Federal.

13. How We May Contact You. You expressly agree that to service your account or collect any amounts you may owe us, we or authorized parties may call you and send text messages to you. We may use prerecorded/automated responses as a telephone device. The phone number you can reach us at for the closed or suspended account is the property of Navy Federal. You acknowledge and agree to pay us all amounts owed on your account, even if they post to your account after it is closed or suspended. We may cancel your current card and issue you a substitute card at any time. Every card issued by Navy Federal is property of Navy Federal.

15. Your Billing Rights: Keep This Document for Future Use. This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If there is a error on your account, write to us at the address provided in the Contacting Us section of this Agreement at navyfederal.org. In your letter, we will give the following information:

- Account information: your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why, how you were notified of the amount and balance, and the nature of the error.
- Contact: You must contact us:
- within 60 days after the error appeared on your statement.
- at least 3 business days before an automated payment is scheduled, if you want to stop the payment on the amount you think is wrong.

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1. Waiver of Interest. We cannot try to collect the amount in question, or report you as delinquent on that account. We can apply any unpaid amount against your credit limit.

2. Billing Disputes. Address initiate billing disputes; any transaction made by an Authorized User before they were removed from your account, even if the Date of birth report their own card lost or stolen; change the billing address for your account; and obtain certain account information such as transaction history; request they be removed from the account as an Authorized User; change the billing address for your account; and request a credit balance refund. Navy Federal may, from time to time and without notice, modify what Authorized Users can do.

19. Amendment to This Agreement and Changes to Benefits. a. Amendments. Navy Federal may amend and change this Agreement, including rates, by providing an advance written notice of the changes to you when required by law. However, we may reduce changes, fees, and rates without sending you an advance notice. b. Changing Benefits. Credit card benefits offered as part of your credit card account—such as rewards, services, and other features—may be modified or discontinued at any time for any reason. Separate terms and conditions apply to these and other benefits associated with your credit card account. 20. Military Lending Act Protections. Under the Military Lending Act, the following statement applies to covered borrowers (Active Duty servicemembers and their dependents) with accounts established on or after October 3, 2017:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

If you would like to hear the statement above and/or hear your credit card account payment obligation communicated to you orally, please call 1-800-867-9568.

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