## Interest Rates and Interest Charges

<table>
<thead>
<tr>
<th>Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Convenience Checks</th>
<th>Platinum</th>
<th>8.24% to 18.00%</th>
</tr>
</thead>
<tbody>
<tr>
<td>GO REWARDS®</td>
<td>12.24% to 18.00%</td>
<td></td>
</tr>
<tr>
<td>cashRewards</td>
<td>11.90% to 18.00%</td>
<td></td>
</tr>
<tr>
<td>Navy Federal More Rewards American Express® Card</td>
<td>11.90% to 18.00%</td>
<td></td>
</tr>
<tr>
<td>Visa Signature® Flagship Rewards</td>
<td>11.90% to 18.00%</td>
<td></td>
</tr>
<tr>
<td>rRewards® Secured</td>
<td>18.00%</td>
<td></td>
</tr>
</tbody>
</table>

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

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

## Fees

### Annual Fees

- None
- $49.00

### Transaction Fees

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

### Penalty Fees

- Late Payment²
- Returned Payment
- 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).” See your account agreement for more details.

### Lost of Introductory APR

You may lose your Introductory APR if the Penalty APR applies to your account.

### Billing Rights

Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

### Variable Rate Information

Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay. Your APR is adjusted monthly on the first business day of the month; it is determined by adding a Margin to the U.S. Prime Rate published in the Wall Street Journal on the first day of the previous month. Your Margin will range from 2.74% to 16.74% based on product type.

### Monthly Periodic Rate Information

Your account is charged interest monthly using a periodic rate. The monthly periodic rate for your Standard APR for Purchases, Balance Transfers, and Convenience Checks (if requested) is 0.4992% - 1.5000%. The monthly periodic rate for your Cash Advance APR is 0.6658% - 1.5000%. The monthly periodic rate for your Penalty APR is 1.5000%.

1 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.

2 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.

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, and other important information about your credit card account, including how to close the account. If you have any questions about the Agreement, you may call us at 1-800-424-6530, or “Navy Federal” die you are at any time in the account of your credit card, 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 at navyfederal.org or by calling us toll-free at 1-888-424-6530. For fullкровные wwww overseas, visit navyfederal.org. Use 1-703-255-8837 for collect international calls. Information concerning Navy Federal Credit Card may be obtained at navyfederal.org.

2. Cardholder Signature. Your card is not valid unless it is signed. If you sign your card immediately upon 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 available credit limit, any overdue amount, 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 maximum available credit limit. 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 online mobile app, online at navyfederal.org, by phone, or by mailing a completed credit card application form to the address listed in the Contacting Us section of this Agreement. An increasing or decreasing in the Credit Rate that would have been used on the purchase date or cardholder statement posting date.

4. Promise to Pay. You agree to pay us the amount of purchases and cash advances that you, your joint cardholder, or any authorized users of your card make, and all other charges or fees due on your account. The minimum required applies to principal balances. If your account has balances with different APRs, we will apply the minimum

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 of Navy Federal. If your credit card account is not paid in full and on time, Navy Federal may then sell your prices, cash advances, and any other charges or fees due on your account. The account holder also promises that you will pay all amounts owed to us. You may also apply for a credit card through us under the terms and conditions of this Agreement.

b. 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 change or restriction on your ability to use the collateral, and any other property, if any,安保 or other security interest that you have given to us in connection with the credit card account or any other loan(s) with us, and which state that we have the first lien priority to the other balances in descending order based on the APR.

6. Payments.

a. Payment Instructions. Payments may be made by mail, electronic transfer, or at a branch or ATM in person. Payment must be made in full and in U.S. dollars. If you have an authorized user on your account, we will determine that you have engaged in suspicious, fraudulent, illegal, dishonest, or deceptive activities with your card or any other accounts with us. We may also determine that you have engaged in suspicious, fraudulent, illegal, dishonest, or deceptive activities with any other accounts, including any accounts you have with us, and which state that we have the first lien priority to the other balances in descending order based on the APR.

7. Transactions Made in Foreign Currency. Visa®. All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date and may vary from the rate Visa itself receives, or the rate charged by the financial institution that processes the transaction. This rate of exchange selected by Visa for processing international transactions is a rate selected by American Express. American Express

8. Annual Percentage Rates (APRs) and Interest Charges.

a. APRs. Your account is assigned APRs for purchases, balance transfers, convenience checks, and cash advances. These APRs are used to calculate your interest. See the Credit Card Pricing Terms for the APRs that apply to your account.

b. Variable APR. Unless noted otherwise, your APR will vary based on the U.S. Prime Rate published in the Wall Street Journal. This means your APR will increase if the U.S. Prime Rate increases and decrease if the U.S. Prime Rate decreases. An increase or decrease in the APR will increase or decrease the total amount of interest charged on your account.

Navy Federal Credit Union, P.O. Box 3501, Merrifield, VA 22119-3500. Payments we receive by mail at this address by 5:00 pm will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account must be sent in time for us to receive them and be in our possession on the due date to avoid late fees or loss of grace period. The minimum payment will be applied to the other balances in descending order based on the APR.

If the amount of deposited funds held on your security secured card (if you have one) is insufficient, we may require immediate repayment of your total account balance, which may also include delinquencies and all other charges relating to the collection of your account, including, but not limited to, unsecured interest charges, court costs, expenses, and attorney fees. Navy Federal may obtain any information it deems necessary to cure or collect 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 ability to use your card if you have not made a payment on time for 90 days. We will notify you of our decision to close or suspend your account and you will have the opportunity to correct the problem and avoid closure or suspension. You may also write us to the address included in the Contacting Us section of this Agreement. You must provide us with your phone number and/or credit card number, or if you close your account, we will pay you all amounts owing on the 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 the property of Navy Federal.

13. How We May Contact You. You expressly agree that to service your account or to collect any amounts you may owe us, we or authorized parties may call you and send text messages to you. We may use prerecorded/artificial voice messages or an automatic dialing device to contact you at any telephone number associated with your account, including mobile telephone numbers, which could result in charges to your account. You also expressly consent that we may send email messages regarding your account to your email address. In addition, we may send you communications related to your account through the U.S. mail or other service. You agree to notify us promptly of any change to your contact information, including your name, mailing address, telephone number, and email address.

14. Use of Card for Illegitimate Transactions. It is your responsibility to comply with all laws when using your Navy Federal Credit Card. You agree to hold harmless for any damages or other liability arising from a transaction initiated by you or your Authorized User, if any, for the purpose of conducting an illegal activity. We reserve the right to decline authorization of transactions for activities we believe may violate law or pose significant risk to our business.

15. Your Billing Rights: Keep This Document for Future Use. This notice tells you about your rights and obligations under the Fair Credit Billing Act. If your card has a security or other features, you will not be responsible for charges made to your account by applying the periodic rate to the average daily balance of your account, including the current and past due balances on your account, including those with Promotional APRs. The Penalty APR will be effective at least 45 days after your account becomes subject to it.
You must notify us of any potential errors in writing or electronically. You may call us, but if we do, we are not required to investigate any potential errors, and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter
When we receive your letter, we must do two things:
1) Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2) Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:
- We cannot try to collect the amount in question, or report you as delinquent on that account.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:
- If we have made a mistake: You will have not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us telling us that you still refuse to pay within one complete billing cycle. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases
If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:
1) The purchase must have been made in your home state within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was reported to us orally, please call 1-800-667-9596.)
2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3) You must not have yet fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at the address provided in the Contacting Us section of this Agreement or at navyfederal.org. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

The following fee information is in addition to the fee information found in the Credit Card Pricing Terms:

a. 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. If you do not want to pay the annual fee, you may request that your account be closed any time prior to the last day of the anniversary month when the account was opened. Upon closing your account, your annual fee for the period will be credited back to your account and reflected on your next statement. To make this request, you may contact us at the phone numbers, website, or address provided in the Contacting Us section of this Agreement.

b. Late Payment Fee.
You may 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.

c. How Fees Are Categorized.
Fees are categorized as purchases on your periodic statement and are included in your purchases balance. Fees are not eligible for promotional rates unless otherwise stated in your promotional offer.

17. Fees.

18. Authorized Users.
Adding an Authorized User. You or a joint owner may request to add Authorized Users to your account, subject to a maximum number set by Navy Federal. You may make the request by phone, in writing, or at navyfederal.org using the information provided in the Contacting Us section of this Agreement. You are responsible for obtaining permission from each Authorized User before naming him or her as an Authorized User on your account. We will need the following information for each requested Authorized User:

- Full name as it should appear on the card
- Date of birth
- Social Security Number
- Address
- Telephone number
- Access number if a Navy Federal Member

You are responsible for:
- any transaction made by an Authorized User on your account.
- any transaction made by an Authorized User before they were removed from your account, even if the transaction posts after the date of the removal request.
- any transactions made by others if an Authorized User allows them to use your account.
- fees and charges resulting from any transaction made by an Authorized User or others, if an Authorized User allows them to use your account.

Spend Limits. You have the ability to limit the amount of your credit line an Authorized User can access by adjusting their Spend Limit. To adjust your Authorized User’s Spend Limit, contact us by telephone or access the Manage Card Holder’s Limits feature through our online banking service.

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 charges, 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.

Under the Military Lending Act, the following statement applies to covered borrowers (Active Duty servicemembers 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 1-800-667-9596.