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>Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Convenience Checks</th>
<th>7.49% to 18.00%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Platinum</td>
<td>10.49% to 18.00%</td>
</tr>
<tr>
<td>GO REWARDS®</td>
<td>11.15% to 18.00%</td>
</tr>
<tr>
<td>cashRewards</td>
<td>11.15% to 18.00%</td>
</tr>
<tr>
<td>Navy Federal More Rewards American Express® Card</td>
<td>11.49% to 18.00%</td>
</tr>
<tr>
<td>Visa Signature® Flagship Rewards</td>
<td>18.00%</td>
</tr>
</tbody>
</table>

This APR will vary with the market based on the U.S. Prime Rate.

Cash Advance APR

| Penalty APR and When It Applies | 2% above your variable APR. This APR will vary with the market based on the U.S. Prime Rate. |

Paying Interest

| 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.

Fees

<table>
<thead>
<tr>
<th>Annual Fees</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>Platinum, cashRewards, GO REWARDS, Navy Federal More Rewards American Express Card, Visa Signature Flagship Rewards</td>
<td>$49.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transaction Fees</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM Cash Advance</td>
<td>If performed at a Navy Federal branch or ATM. Otherwise, $0.50 per domestic transaction or $1.00 per foreign transaction.</td>
</tr>
</tbody>
</table>

| Penalty Fees | None |

Paying Interest

| Minimum Interest Charge | None |

How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions).” See your account agreement for more details.

Loss 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.
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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 the Manage Card Holder’s Limits feature through our online banking service.

Authorized Users can:

- make transactions, including purchases, balance transfers, and cash advances on your account;
- report their own card lost or stolen;
- initiate billing disputes;
- make payments;
- 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, alter 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 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.

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, 2007:

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 1-800-667-9596.

- 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.

- You must notify us of any potential errors in writing or electronically. You may call us, but if you do, we are not required to investigate any potential errors, and you may have to pay the amount in question.

- If we make a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- Your Rights If You Are Dissatisfied With Your Credit Card Purchases

  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 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.

  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.

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- 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.

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 this 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

Your 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.