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.

<table>
<thead>
<tr>
<th>Interest Rates and Interest Charges</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Convenience Checks</td>
<td>8.99% to 18.00%</td>
</tr>
<tr>
<td>Platinum</td>
<td>11.99% to 18.00%</td>
</tr>
<tr>
<td>GO REWARDS®</td>
<td>12.65% to 18.00%</td>
</tr>
<tr>
<td>cashRewards</td>
<td>12.65% to 18.00%</td>
</tr>
<tr>
<td>Navy Federal More Rewards American Express® Card</td>
<td>12.99% to 18.00%</td>
</tr>
<tr>
<td>Visa Signature® Flagship Rewards</td>
<td>18.00%</td>
</tr>
<tr>
<td>rRewards® Secured</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. |

<table>
<thead>
<tr>
<th>Penalty APR and When It Applies</th>
<th>18.00%</th>
</tr>
</thead>
<tbody>
<tr>
<td>This APR may apply to your account if you:</td>
<td></td>
</tr>
<tr>
<td>are over 60 days past due or</td>
<td></td>
</tr>
<tr>
<td>make a payment that is returned and causes your account to be over 60 days past due.</td>
<td></td>
</tr>
</tbody>
</table>

How long will the Penalty APR apply? Your APRs are increased for either of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.

<table>
<thead>
<tr>
<th>Paying Interest</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td></td>
</tr>
</tbody>
</table>

| 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. |

<table>
<thead>
<tr>
<th>Fees</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fees</td>
<td></td>
</tr>
<tr>
<td>rRewards Secured, Platinum, cashRewards, GO REWARDS.</td>
<td>None</td>
</tr>
<tr>
<td>Navy Federal More Rewards American Express® Card</td>
<td>$49.00</td>
</tr>
<tr>
<td>Visa Signature Flagship Rewards1</td>
<td></td>
</tr>
<tr>
<td>Transaction Fees</td>
<td></td>
</tr>
<tr>
<td>ATM Cash Advance</td>
<td>None if performed at a Navy Federal branch or ATM. Otherwise, $0.50 per domestic transaction or $1.00 per foreign transaction.</td>
</tr>
<tr>
<td>Foreign Transaction</td>
<td>None</td>
</tr>
<tr>
<td>Penalty Fees</td>
<td></td>
</tr>
<tr>
<td>Late Payment2</td>
<td>Up to $20.00</td>
</tr>
<tr>
<td>Returned Payment</td>
<td>Up to $20.00</td>
</tr>
</tbody>
</table>

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 and your Minimum Payment Due amount. 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 0.7492% - 1.5000%. The monthly periodic rate for your Cash Advance APR is 0.9159% - 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.

© 2022 Navy Federal NCU 573CC (11-22)
6. Payments.

You may pay the new balance in whole or in part at any time. We will not charge you a penalty for paying more than the minimum payment. If you pay your account in full and on time, we will not charge you any interest on your account for the billing cycle. If you do not make your minimum payment by the due date and your account is over 60 days past due, we may declare your account delinquent. If your account is delinquent, we may charge you a penalty fee and any unpaid interest will accumulate. If we require immediate repayment of your total account balance, we may also declare due and payable all costs, expenses, and attorney fees. The resulting total is the daily balance. We will then add together all 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.

7. Lost or Stolen Cards, Account Numbers, or Checks—Liability for Unauthorized Use.

You may avoid any of these terms by: 

- You do not pay the amount due as listed on your monthly statement; 
- You file bankruptcy, or some other insolvency proceeding is filed by or against you; 
- You default under another account agreement you have with us; 
- You do not pay the amount due as listed on your monthly statement; 

You may call us at any time to obtain account information. We will not be responsible for losses due to unauthorized use caused by your failure to keep your account card secure. If you believe your account has been used without your permission, call us immediately at the address or telephone number included in the Contacting Us section of this Agreement. You may also contact us on the web at navyfederal.org. You will not be responsible for losses if you promptly report the loss and take reasonable security actions to protect against further use of your account. 


This notice tells you about your rights and the responsibilities under the Fair Credit Billing Act. What To Do If You Find A Mistake On Your Statement. If you believe there is an error on your statement, you should call us immediately at the address or telephone number included in the Contacting Us section of this Agreement. You may also contact us on the web at navyfederal.org. You will not be responsible for losses if you promptly report the loss and take reasonable security actions to protect against further use of your account.

12. Closing or Suspending Your Account. We may, without notice or demand, close your account or suspend your use of the credit card by denying use of the credit card. You may close your account at any time. To do so, call or write to us using the contact information in the Contacting Us section of this Agreement. You may close your account by calling us at any time. You may also request us to close your account by making a payment on the account after receiving a billing statement. If we close or suspend your account, you must pay us all amounts you owe on the account, even if they post to your account after it is closed or suspended. We may cancel your account and issue you a substitute card at any time. Every card issued by Navy Federal is the property of Navy Federal.

14. Use of Card for Illegal or Risky Transactions.

If your account is eligible for one or more introductory promotional APRs, the Credit Card Pricing Terms for the applicable promotional APRs will apply to your account transactions. If the U.S. Prime Rate increases or decreases by more than 2%, you will be charged at the new rate as determined by Mastercard International for the processing cycle in which the transaction is processed. This rate of exchange may differ from that which was used on the purchase date or cardholder statement posting date.

American Express®. American Express and American Express cards and cash advances will be held to you in U.S. dollars. Purchasing or using cash advances in a foreign currency will be converted to 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 worldwide currency markets for the applicable Consolidated pricing cycle and may vary from the rate Visa itself receives, or our mobile app, online at navyfederal.org, by telephone, or by mailing a completed credit card application form to us. If your account is closed, you will lose any unapplied promotional credit or any unapplied credit card fees. If your account becomes delinquent, we will charge you an excess fee which may be increased or decreased.

Your card is not valid unless it is signed. Sign the back of your card immediately. As used in this Agreement, the word "you" means each and every person signing, using, or having a credit card account, 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 credit card application form to us. If your account is closed, you will lose any unapplied promotional credit or any unapplied credit card fees. If your account becomes delinquent, we will charge you an excess fee which may be increased or decreased.

You acknowledge and pledge to Navy Federal a security interest in the extent of any loan made and any charges payable. The statutory lien does not apply to shares in any IRA.
After we finish our investigation, one of two things will happen:

• While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

• We cannot try to collect the amount in question, or report you as delinquent on that account.

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.
- 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 make a mistake: You will 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 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 dependents 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).

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 navymallFederal.org using the information provided in the Contracting 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.

Spending Limits. You have the ability to limit the amount of your credit line an Authorized User can access by adjusting their Spending Limit. To adjust your Authorized User’s Spending Limit, contact us by telephone or access 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, modify or discontinue at any time for any reason. Separate terms and conditions apply to these and other benefits associated with your credit card account.

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.

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:

Navy Federal 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 dependents may not exceed an annual percentage rate of 36 percent. This rate includes, 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).

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.

"16. Notice Concerning Use of an Automatic Teller Machine (ATM): Be alert. Do not use the ATM if the lights are not in operation or you see suspicious activity. Take someone with you if you must make a transaction at night. If you sense someone attempting to view your transaction, cancel the transaction and leave. Remember to a maximum number set by Navy Federal. You may make the request by phone, in writing, or at navymallFederal.org using the information provided in the Contracting Us section of this Agreement.

17. Fees. 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 period 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 Contracting 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.

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 navymallFederal.org using the information provided in the Contracting 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.

© 2022 Navy Federal NFCU 573CC (11-22)