Navy Federal®
Credit Card Application

For Office Use Only	Access No.	Savings No.

A. Type of Request

Card Type:

☐ Visa® ☐ Mastercard® ☐ American Express®

Please select a card product: ☐ Navy Federal More Rewards American Express® Card ☐ *cash*Rewards

☐ **GO REWARDS®** ☐ *cash*Rewards Secured ☐ Platinum ☐ Visa Signature® Flagship Rewards *(Visa only, minimum credit line $5K)*

If selecting a secured card, please complete these last two lines.

☐ *cash*Rewards Secured: Requested Limit _____ *(100% of credit line is secured, minimum credit limit is $200, maximum credit limit is $5,000)*

☐ Applicant's Share Savings Account to Hold Funds _____

B. Applicant

Name: First	MI	Last	Suffix

Address: Street	City	State	ZIP Code

Rank/Rate *(if applicable)*	Military Academy Attending *(if applicable)*	Graduation Date *(MM/YY) (if applicable)*

Home Phone No.*	Cell Phone No.*	Work Phone No.*

Email Address	Employer or Source(s) of Income	Total Annual Income (Before Taxes)**
		$

Housing Type	Monthly Payment
☐ Own ☐ Buy ☐ Rent ☐ Government Housing ☐ Not Responsible	$

*By providing a mobile phone number, you are granting Navy Federal permission to place automated, pre-recorded, or artificial-voice non-marketing calls and text messages to that number. Messaging and data rates may apply. Message frequency may vary. The Privacy Policy and Terms and Conditions can be found at **navyfederal.org**.

**Examples of income that may be included are your salary, wages, interest, dividends, rental income, retirement benefits, public assistance, and another person's income that you can access as a result of a regular direct deposit or transfer to a savings or checking account you own. If you are 21 or older, you may also include another person's income that is used to pay your expenses.

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered for repaying this obligation. In order to use certain types of income, an established history or evidence of continuance may be required.

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.

Please see reverse to complete page 2. ⟶

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C. Disclosures

Security Interest Specific for Credit Cards: I acknowledge and pledge, specifically as a condition of my use of the credit card, that I have voluntarily granted Navy Federal a security interest in all of my individual and joint share accounts at Navy Federal. If my 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).

Applicant's Initials

If you are applying for a *cash*Rewards Secured credit card, please review and initial the Secured Credit Card Security Interest disclosure below:

Secured Credit Card Security Interest: I voluntarily grant Navy Federal a security interest in the funds deposited in the share savings account number previously designated. Upon approval, the funds in this savings account will be held as a condition of my use of this secured credit card account such that I and other savings account owners, if any, may not withdraw or otherwise access these funds while the credit card account remains secured. Additionally, the designated funds may not be used to secure other loans. The amount held will be equal to the amount of the secured portion of the assigned credit limit. Navy Federal may, at its discretion and upon review of my account, increase my credit limit without requiring additional secured funds. If I exceed the credit limit, fail to make any payment due, or if the account is otherwise in default under the terms of the secured Credit Card Agreement and Disclosure, or if the secured credit card account is closed by me or Navy Federal, Navy Federal may apply all or part of the funds on hold to pay the remaining account balance.

Applicant's Initials

Additional Security Interest: I acknowledge and pledge to Navy Federal a security interest in the collateral securing loan(s) that I have with Navy Federal now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of the loan. This security interest in collateral securing other loans does not apply to any loan(s) on my primary residence.

Statutory Lien: I acknowledge and pledge to Navy Federal a statutory lien in my shares and dividends on deposit in all joint and individual accounts and any monies held by 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 shares in any Individual Retirement Account.

Consumer Credit Report: I authorize Navy Federal to obtain a consumer credit report in connection with this application for credit and, if an account is opened, to obtain consumer credit reports and any other information about me for the purposes of increasing the credit line, reviewing or collecting this account, and evaluating my creditworthiness.

Accuracy: I certify that all statements made by me are true and accurate as of the date of this application and understand that any credit granted now or hereafter is made based on these statements.

D. Signature

Applicant Signature	Date *(MM/DD/YY)*
▶	

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Navy Federal Credit Union® Credit Card Application Disclosure

Interest Rates and Interest Charges	
Variable Annual Percentage Rate (APR)[1] Rates apply to purchases, balance transfers, and convenience checks.	
Platinum	**10.24% to 18.00%**
GO REWARDS®[2]	**13.49% to 18.00%**
*cash*Rewards[3]	**14.15% to 18.00%**
*cash*Rewards Plus[3]	**14.15% to 18.00%**
Navy Federal More Rewards American Express® Card	**14.15% to 18.00%**
Visa Signature® Flagship Rewards	**14.74% to 18.00%** This APR is based on your creditworthiness and will vary with the market based on the U.S. Prime Rate.
*cash*Rewards Secured	**18.00%** The APR above will vary with the market based on the U.S. Prime Rate.
Introductory APR for Platinum • Balance Transfers *Applies to balance transfers requested within 60 days of account opening.	**0.99%** introductory APR for 12 months* After that, your standard variable APR between **10.24%** and **18.00%** will apply. This APR will vary with the market based on the U.S. Prime Rate.
Introductory APR for GO REWARDS • Purchases *Applies to purchase transactions made during the first 6 months after the account is opened.	**0.99%** introductory APR for 6 months* After that, your standard variable APR between **13.49%** and **18.00%** will apply. This APR will vary with the market based on the U.S. Prime Rate.
Introductory APR for *cash*Rewards • Balance Transfers *Applies to balance transfers requested within 60 days of account opening.	**1.99%** introductory APR for 12 months* After that, your standard variable APR between **14.15%** and **18.00%** will apply. This APR will vary with the market based on the U.S. Prime Rate.
Introductory APR for *cash*Rewards Plus • Balance Transfers *Applies to balance transfers requested within 60 days of account opening.	**1.99%** introductory APR for 12 months* After that, your standard variable APR between **14.15%** and **18.00%** will apply. This APR will vary with the market based on the U.S. Prime Rate.
Cash Advance APR	**18.00%**
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 6 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
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	
Annual Fees	
• *cash*Rewards Secured, Platinum, *cash*Rewards, *cash*Rewards Plus, **GO REWARDS**, Navy Federal More Rewards American Express® Card	• **None**
• Visa Signature Flagship Rewards[4]	• **$49.00**
Transaction Fees	
• Balance Transfer	• **None**
• ATM Cash Advance	• **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[5]	• **Up to $20.00**
• Returned Payment	• **None**

- **How We Will Calculate Your Balance:** We use a method called "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.

This disclosure was printed and is accurate as of April 1, 2026, 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 1-888-842-6328. For toll-free numbers when overseas, visit **navyfederal.org**. Use 1-703-255-8837 for collect international calls. If you prefer, you may write to Navy Federal Credit Union, PO Box 3501, Merrifield, VA 22119-3501. Information concerning Navy Federal credit cards may also be obtained at **navyfederal.org**.

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[1] **Variable Rate Information:** Your Standard APR is your APR for Purchases, Balance Transfers, and Convenience Checks, and it will vary based on the U.S. Prime Rate. This means it could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your Standard APR will affect the total amount of interest you pay and your Minimum Payment Due amount. We determine your Standard APR on the first business day of each month by adding a percentage amount, which we call the Margin, to the U.S. Prime Rate published in the *Wall Street Journal* on the first publication day of the previous month. The Margin is based on your creditworthiness. Your Standard APR's Margin will range from 3.49% to 18.00% 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 benefits for Visa **GO REWARDS** or **GO REWARDS** Mastercard accounts differ from those for Visa Signature **GO REWARDS** and **GO REWARDS** World Mastercard accounts.

[3] ***cash*Rewards Cards:** By submitting your application, you are applying for a *cash*Rewards card account. If your application is approved for an account with a credit limit of less than $5,000, you will receive a standard *cash*Rewards card that earns 1.5% cash back. If your credit limit is $5,000 or greater, you will receive a *cash*Rewards Plus card that earns 2% cash back. The benefits of a standard *cash*Rewards card differ from those of a *cash*Rewards Plus card.

[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 within your first two statements, and annually thereafter.

[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.

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Credit Card Q&A

BALANCE TRANSFER

How will a balance transfer affect interest charged on purchases? If you transfer a balance, interest will be charged on purchases made with your credit card unless your purchases have a 0% APR or you pay the entire balance (including any transferred balances) in full each month by the payment due date.

When will interest start to accrue on the balance transferred? Interest will start to accrue on the later of the transaction date or first day of the billing cycle in which your balance transfer transaction posts to your account. If your balance transfer is subject to a promotional APR of 0%, interest will not start to accrue until your promotional rate expires or if a penalty rate applies.

Will I receive rewards on the balances I transfer? No. Balance transfers are not eligible to earn rewards.

Do I need to make payments during the promotional period? Yes. You must pay at least the minimum payment due by the payment due date. If you do not pay this amount by the payment due date, you may lose your promotional APR.

Can Navy Federal refuse certain balance transfers? Yes. Only balances from other card-issuer accounts are eligible for transfer. **New accounts:** Balance transfers must be requested within 60 days of account opening. **Existing accounts:** Balance transfers must be requested at the time of acceptance of the offer.

How much can I transfer? The maximum total transfer amount is limited to your available credit line, but no single balance transfer can be greater than $30,000.

Are there exclusions? Yes. The offer excludes Navy Federal Business cards and Home Equity Line Platinum credit cards. It also excludes balance transfers using convenience checks.

When will the balance transfer post to my account? We will process the balance transfer within 10 days of your transfer request. This will allow you time to receive and review the disclosures that come with your new credit card. Once processed, the balance transfer will appear on your Navy Federal account and we will send payment to your other financial institution. Please allow up to an additional 14 business days for your other financial institution to receive and process the payment. **Existing accounts:** A balance transfer is typically posted to your account within 14 business days after your transfer request. **New and existing accounts:** While waiting for the balance transfer to pay off your other account(s), please continue to make payments to your other account(s) to avoid any late charges or delinquency.

Is there anything else I should know? Yes. You should be aware that if you transfer your balance from another account, you could lose your right to dispute any of the charges paid off as a result of transferring your balance.

REWARD PROGRAM DETAILS

How do I earn rewards?

GO REWARDS credit cards earn 3 points for every $1 of net purchases made at restaurants, 2 points for every $1 of net purchases made for gas, and 1 point for every $1 of other net purchases. A **GO REWARDS** restaurant or gas purchase may only earn 1 point per dollar spent, depending on the merchant code used to process the transaction. Restaurants located within another establishment (e.g., hotel, casino, commissary, grocery store, event venue) may receive 1 point per dollar spent at these locations. In addition, superstores, supermarkets, and warehouse clubs that sell gasoline are not considered gas stations, so you will earn 1 point per dollar spent at these locations.

Navy Federal More Rewards American Express® Cards earn 3 points for every $1 of net purchases made for gas, transit, restaurants, food delivery, and at supermarkets, and 1 point for every $1 of other net purchases. Merchant transit categories classified as railway, ferries/water trip, taxis, limousines, bus lines, charters, tour buses, tolls, road/bridge fees, and parking/lots will receive 3 points for every $1 of net purchases. A supermarket, transit, gas station, or restaurant purchase may only earn 1 point per dollar spent, depending on the merchant code used to process the transaction. Restaurants located within another establishment (e.g., hotel, casino, commissary, grocery store, event venue) may receive 1 point per dollar spent at these locations. In addition, superstores, supermarkets, and warehouse clubs that sell gasoline are not considered gas stations, so you will earn 1 point per dollar spent at these locations.

*cash*Rewards credit cards earn 1.5% cash back on every $1 of eligible net purchases. *cash*Rewards Plus credit cards earn 2% cash back on every $1 of eligible net purchases.

Visa Signature Flagship Rewards credit cards earn 3 points for every $1 of net purchases made on travel and 2 points for every $1 of other net purchases. A Flagship travel purchase may only earn 2 points per dollar spent, depending on the merchant code used to process the transaction. Travel is typically categorized under merchant category codes such as airline, hotel, car rental, bus lines, taxis, cruise lines, time shares, parking, and transit. Additional categories may be ineligible, in which case you will receive 2 points per dollar spent at these locations based on the merchant category codes.

*cash*Rewards Secured credit cards earn 1% cash back on every $1 of eligible net purchases.

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

Will my rewards expire? If you have a **GO REWARDS**, *cash*Rewards Secured, *cash*Rewards, *cash*Rewards Plus, Visa Signature Flagship Rewards, 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 net 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, gambling, 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, 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? In most cases, rewards are forfeited when an account is closed. Special terms apply for New York residents. For more information about the rewards program, refer to the card’s 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.

STATE DISCLOSURES

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.

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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