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, prerecorded 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 designated above. 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 assigned credit limit and may be decreased at Navy Federal's sole discretion in accordance with Navy Federal's policies and procedures. 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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