Navy Federal®

Credit Card Credit Line Increase Application

For Office Use Only	Access No.	Savings No.

A. Type of Request

☐ Last four digits of card____________________

Please note that if your account is not currently a joint account, you may not add a co-applicant using this form or by any other means. Only accounts that currently have two account owners may use this form to apply for an increase with a co-applicant. Additionally, existing joint owners may not be replaced.

We intend to apply for joint credit. *(For joint accounts only)* Applicant's Initials___________ Co-Applicant's Initials___________	Credit Line Requested

If applying for a credit line increase for an *n*Rewards® Secured Card, the Applicant's primary savings account to hold funds will remain the same (100% of credit line is secured, increments of $100).

B. Applicant

Name: First	MI	Last	Suffix
Address: Street	City	State	Zip Code
Home Phone No.*	Cell Phone No.*	Work Phone No.*	
Email Address*	Employer or Source(s) of Income	Total Annual Income (Before Taxes)** $	
Housing Type ☐ Own ☐ Buy ☐ Rent ☐ Government Housing ☐ Not Responsible	Monthly Payment $		

C. Co-Applicant

You must complete this section if your credit card account currently has a joint account owner. The joint account owner is the co-applicant for this increase request. If your account does not currently have a joint account owner, you should not complete this portion.

Name: First	MI	Last	Suffix	Co-Applicant Access No.
Address: Street	City	State	Zip Code	
Home Phone No.*	Cell Phone No.*	Work Phone No.*		
Email Address*	Employer or Source(s) of Income	Total Annual Income (Before Taxes)** $		
Housing Type ☐ Own ☐ Buy ☐ Rent ☐ Government Housing ☐ Not Responsible	Monthly Payment $			

*Navy Federal may use your contact information to call, text, and/or email you regarding this application or any other Navy Federal accounts. If you provide a mobile phone number, Navy Federal has your permission to place automated, pre-recorded, or artificial voice non-marketing calls and text messages to that number. Message and data rates may apply.

**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.

Please see reverse to complete page 2. →

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

Co-applicant's Initials

If you are applying for an *n*Rewards Secured credit card line increase, 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 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

Co-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. I also authorize Navy Federal to obtain consumer credit reports and any other information about me for the purpose 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)*
Co-Applicant Signature (*For joint accounts only*)	Date *(MM/DD/YY)*