Enjoy the benefits of your Navy Federal Visa[®] Debit Card

Secure Smart Convenient







Secure

Protect your money from fraud

- Navy Federal's Zero Liability Policy¹ ensures you won't pay for confirmed unauthorized charges.
- **24/7 fraud monitoring** alerts you to suspicious behavior.
- **Contactless chip technology** encrypts each transaction with a unique code to safeguard your card and personal information.
- Ability to dispute incorrect transactions 24/7 using the self-service portal.
- Option to reset your PIN anytime on the mobile app or through online banking.
- Freeze/unfreeze service if your card is misplaced.



Smart Easily keep track of spending

- Set up transaction notifications and track purchases easily through mobile and online banking.
- Add travel plans to help safeguard your account while you're away.
- Stop payments on recurring transactions if you no longer want them to be authorized on your card.



Convenient

Make purchases and get cash easily

- Can be used anywhere Visa is accepted, including millions of merchants worldwide, online, over the phone and in-person.
- **Transactions show up in your account** so you can track your spending.
- Money comes directly from your checking account with no minimum purchase amount and no interest charges.
- Ability to withdraw money at many banks where you don't have an account (ID and signature required).
- Access to 30,000+ ATMs throughout the U.S. and Canada, free² at Navy Federal ATMs and monthly ATM fee rebates depending on your account type.

Pay touch-free with your card or your smartphone

• Tap to pay with your contactless card wherever you see this symbol.³



- Add your debit card to your digital wallet to pay with Apple Pay^{®4}, Samsung Pay^{®5} and Google Pay.^{™6}
- **Connect to Amazon One**, a new, secure contactless identity service that lets you pay with a quick scan of your palm anywhere Amazon One⁷ is accepted.

Get access to extra benefits for savings and security

- Enjoy Visa perks and discounts on everything from car rentals to apparel to home goods and more. Learn more at usa.visa.com/en_us/visa-offers-and-perks.
- Get added protection with ID Navigator Powered by NortonLifeLock,™⁸ which helps you act quickly if your identity is threatened. Enroll at <u>cardbenefitidprotect.com</u>.

1 Navy Federal Credit Union Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify Navy Federal immediately of any unauthorized use. Contact Navy Federal for more detail. The Zero Liability policy only covers transactions that have been confirmed by Navy Federal as fraudulent and that are reported to Navy Federal in a timely manner.

- 2 No fees for members who use their Navy Federal debit card at CO-OP network ATMs, in addition to participating California Walgreens.
- 3 The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC.
- 4 Apple Pay is a trademark of Apple, Inc., registered in the U.S. and other countries.
- 5 Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.
- 6 Google Pay is a trademark of Google LLC.
- 7 Amazon and all related logos are trademarks of Amazon.com, Inc. or its affiliates.

8 No one can prevent all cybercrime or identity theft.



Explore all the benefits of your Navy Federal Debit Card

Visit <u>https://www.navyfederal.</u> org/checking-savings/checking/ debit.html

Questions? Contact us 24/7 at 1-888-842-6328

International Calls 1-800-0-842-6328

