



# Navy Federal Credit Union achieves the highest overall satisfaction score in the JD Power 2025 U.S. Automotive Financing Satisfaction Study<sup>SM</sup>



Navy Federal achieves the highest customer satisfaction scores among mass market lenders for the fifth consecutive year. ^

Navy Federal Credit Union remains committed to member satisfaction as they once again achieve the highest Overall Satisfaction Score (OSAT), ^ along with the highest scores across all study dimensions. Earning an OSAT score 96 points above the mass market average reflects the unwavering dedication of the Navy Federal team to satisfying borrowers and delivering a positive servicing experience, despite challenging and uncertain market conditions.

The U.S. Automotive Financing Satisfaction Study<sup>SM</sup> measures overall auto financing customer satisfaction across eight core dimensions (in order of importance): level of trust with provider; loan/lease offering met needs; experience managing my loan/lease; keeps me informed about my loan/lease; experience obtaining loan/lease; makes it easy to do business with; digital channels; and people. This year's study was fielded from September 2024 through September 2025 and is based on responses from 13,150 customers who financed a new or used vehicle through a loan or lease within the past three years.

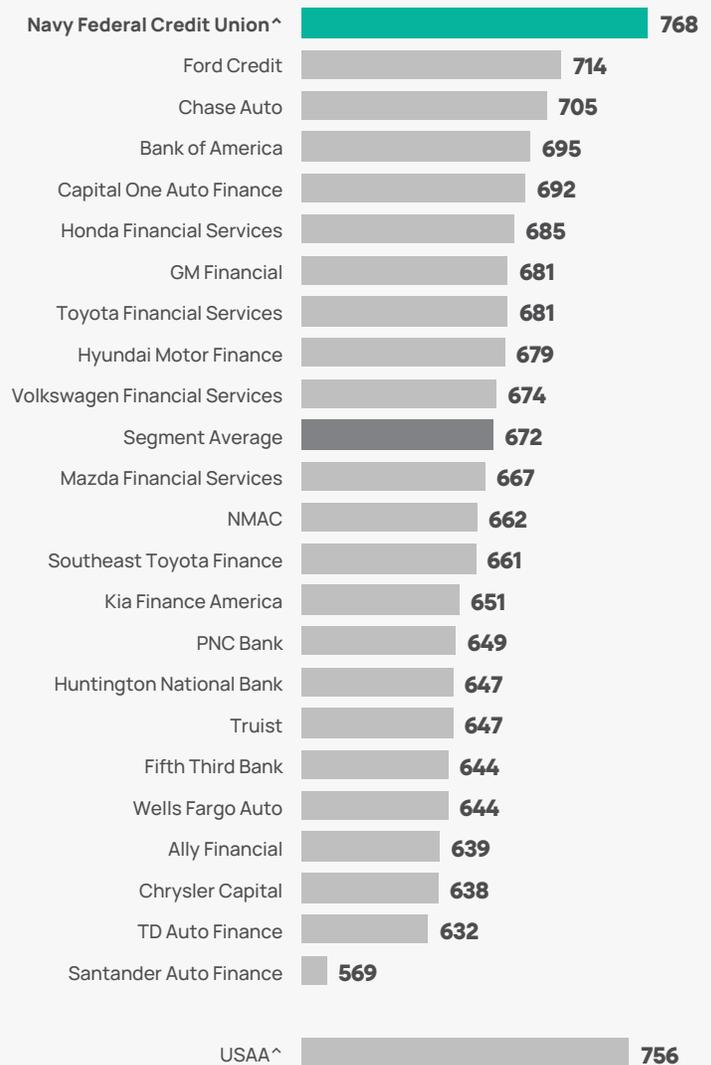


Our members trust us during some of life's most important financial moments, and we take that responsibility seriously. Being recognized by JD Power underscores our commitment to putting members first and demonstrates our dedication to delivering a dependable, simple, and transparent auto lending experience. We focus on providing the products, service, and guidance our members need to make confident, informed financial decisions.

- Kevin Wince, Vice President of Consumer Lending Operations at Navy Federal Credit Union

## JD Power 2025 U.S. Automotive Financing Satisfaction Study<sup>SM</sup>

Overall Satisfaction Index (Satisfaction scores on a 1,000-point scale)



Note: ^ Brand is not rank eligible because it does not meet study award criteria.

For more information about the JD Power U.S. Automotive Financing Satisfaction Study<sup>SM</sup> visit:

<https://www.jdpower.com/business/automotive-financing-satisfaction-study>

## Navy Federal Consistently Satisfies Automotive Financing Members Across Key Study Dimensions



### Navy Federal Dimension Score Highlights:

	NAVY FEDERAL	vs.	MASS MARKET
Trust	805		<b>671</b>
Loan/Lease offering met needs	766		<b>670</b>
Experience managing my loan/lease	751		<b>675</b>
Keeps me informed about my loan/lease	742		<b>657</b>
Experience obtaining a loan/lease	778		<b>683</b>
Easy to do business with	783		<b>680</b>
Digital channels	739		<b>674</b>
People	765		<b>676</b>

To measure customer satisfaction, JD Power studies the performance of more than 37 of the largest automotive financing companies by using a comprehensive index model. The analysis yields a benchmark of excellence for each of the core study dimensions. In 2025, Navy Federal Credit Union earns the highest score across all critical-to-customer experience dimensions, including:

**Trust** – Customers want an automotive financing company they can rely on. With a dimension score of 805, 134 points above the mass market average, Navy Federal clearly demonstrates the level of trust it has built with its members.

**Loan/Lease offering met needs** – Today’s customers expect seamless experiences, from useful onboarding information to customer service. Navy Federal exceeds member expectations with a dimension score of 766 surpassing the mass market average by 96 points.

**Experience managing my loan/lease** – Customers want the process of managing their loan/lease to be exceptionally easy, including payment flexibility. Navy Federal rises to the occasion by achieving a dimension score of 751, which is 76 points higher than mass market average.

**Keeps me informed about my loan/lease** – Members report high satisfaction with how Navy Federal works to keep them informed and educated in the process of servicing their automotive financing. This commitment earns Navy Federal a dimension score of 742 outperforming the mass market average by 85 points.

**Experience obtaining a loan/lease** – Members report high satisfaction with how Navy Federal caters to them while obtaining their loan/lease. This commitment earns Navy Federal a dimension score of 778 outperforming the mass market average by 95 points.

**Easy to do business with** – Today’s customers expect providers to make it easy to do business with them and automotive financing customers are no exception. Navy Federal rises to the occasion by achieving a dimension score of 783, which is 103 points higher than mass market average.

**Digital channels** – As the industry continues to face challenges with digital engagement, Navy Federal exceeds member expectations with a dimension score of 739 surpassing the mass market average by 65 points.

**People** – Employees who interact with borrowers play an important role in driving satisfaction and building client relationships. Navy Federal earned a dimension score of 765, which exceeds the mass market average by 89 points. This performance illustrates the unwavering commitment of Navy Federal staff to satisfying members.

Source: JD Power U.S. Automotive Financing Satisfaction Study.™ Charts and graphs extracted from this press release for use by the media must be accompanied by a statement identifying JD Power as the publisher and the study from which it originated as the source. Rankings are based on numerical scores, and not necessarily on statistical significance. No advertising or other promotional use can be made of the information in this release or JD Power survey results without the express prior written consent of JD Power.