1. Accepting This Agreement/Signing the Card: Use of your GO Prepaid Card means you agree to all terms in this Agreement. Please read this Agreement carefully and keep a copy for your records. Upon receipt of your GO Prepaid Card, immediately sign the signature panel on the back of the Card. Your Card must be activated prior to use. Should you choose to not use your Card, you may cancel it at any time for any reason, by contacting us using the information above. Then immediately and securely destroy the Card by cutting it in half or shredding it.

2. Account Owner/Family & Friends: GO Prepaid Cards can only be ordered by a person who has a valid Social Security Number (SSN), is a Navy Federal “member”, and is over the age of 18. This person is referred to as the “Account Owner”. “Family and Friends” means a person who is a Navy Federal Credit Union member that the Account Owner authorizes to fund the Card. A person is considered a “member” if he/she is listed as the primary owner on a Navy Federal Membership Savings Account. A co-applicant or authorized signer for a Navy Federal 401(k) or 457 plan, even if they are not a member of the Credit Union, are also considered members. The GO Prepaid Card is not a share account and does not earn dividends. Your funds are NCUA-insured, if eligible.

3. Card and Cardholder: You may request five Cards under your Account Owner profile. Each Card will have a separate funds pool. The Cardholder must be at least 13 years of age and have a valid SSN. It is recommended to all Navy Federal GO Prepaid Card users to be embossed with the cardholder’s name. Granting use of this Card to someone else will make you financially liable for the transactions. You, not Navy Federal Credit Union, have sole responsibility in such cases.

4. E-Consent Agreement: By clicking “Accept” during the enrollment, you indicate your consent and acknowledgement of receiving service and collection notices when your monthly GO Prepaid statement is available to view online. You also consent to receive all future Terms and Conditions electronically. You may print your statement and the Terms and Conditions for your reference. You must notify us immediately of any change in your email address by updating your profile. Failure to monitor your email account may cause you to receive inaccurate or incomplete statements and may result in late fees.

5. Using Your Card: Before using your new Visa GO Prepaid Card, you must first activate your Card online at navyfederal.org/mygoprepaid or via the Navy Federal GO Prepaid app. At the time of activation, you will be required to select a four-digit Personal Identification Number (“PIN”). You may use your Card as often as you like to obtain goods and services up to the value of the Card. Each time you use the Card, the amount of the transaction will be debited from the remaining value on the Card. You cannot place a “stop payment” on any Card transaction after it has been authorized.

6. Reloading Your Card: You may load your Card using your Navy Federal Debit Card or Credit Card (Visa or Mastercard only) online by visiting navyfederal.org/mygoprepaid or by using the Navy Federal GO Prepaid app. For security reasons, the Navy Federal funding card on file must be in the same name as the Account Holder. Upon authorization, this will cause money to be funded onto the Card and be available for use immediately. You may also load funds to your Card through any Visa ReadyLink participating retail location in accordance with the terms of this Agreement. Some retailers may charge a fee to load value to the Card. You may refer to our FAQ page at navyfederal.org/mygoprepaid for more information. You should check the software or other products and services provided by GO Prepaid. You expressly agree to provide improved or additional security or other services, or other use of your wireless device when using the software or other products and services provided by GO Prepaid. You expressly agree that you are responsible for all such fees, limitations, and restrictions, and that we may contact you via your wireless device for any purpose concerning your GO Prepaid account. Including account service, fraud prevention, and collection purposes. For additional assistance, contact customer service at (866) 304-1909.

8. Card Expiration: Your Card is valid through the expiration ("Good Thru") date of four years shown on the Card. If your Card has been active in the last six months, we will mail a replacement Navy Federal GO Prepaid Card to the address on record two months after your new Card has been requested or your Visa Debit Card is accepted. There is no fee for using your card to make a purchase at a merchant location; however, participating merchants may impose a fee for the cash-back portion of the transaction. Your GO Prepaid Card may also be used to make balance inquiries and withdraw funds from participating automated teller machines (“ATMs”); however, fees may apply (see “Fees” below for more information). For a list of free ATMs, please check our website at navyfederal.org. When you order a Visa GO Prepaid Card for the first time, the minimum initial Card value is $20.00 and the maximum initial Card value is $1,000.00. After you receive the Card, the minimum reload value is $10.00 and the maximum reload value is $5,000.00. The standard daily transaction limit for purchases is $3,000.00. If the Card has a balance of $10,000.00 available for purchases or cash withdrawals, additional amounts may not be loaded on the Card. The maximum amount allowable for cash withdrawals from ATMs and cash back from participating merchants is limited to $600.00 per daily. Purchase cash back amounts may also vary depending on store policy. The Account Owner or a GO Prepaid Card holder may request a maximum cash withdrawal limit less than the maximum allowed. For security reasons, we reserve the right to impose other limits on the transactions you may make using your GO Prepaid Card.

10. Use of Card for Illegal or Risky Transactions: It is your responsibility to comply with all laws, rules and regulations when using your GO Prepaid Card. You agree to hold us harmless for any damages or other liability arising from transactions initiated by you for the purpose of conducting illegal activity. We reserve the right to decline authorizations and/or cardholder disputes due to participation in transactions for activities we believe may violate law or pose significant risk to us or our members, such as online gambling.

11. Liability for Failure to Complete Electronic Fund Transfers: If we do not complete a transaction using your GO Prepaid Card on time or in the correct amount, when properly instructed by you according to the terms of this Agreement, we will be liable for damages or other losses for failure, with some exceptions. We will NOT be liable in any of the following events:

a. If, through no fault of ours, you do not have enough money available in your GO Prepaid account to make the transaction or transaction.

b. If the funds in your account are subject to legal process, such as garnishment or attachment, or if the account is subject to a pledge or security agreement.

c. If the ATM where you are making the transfer or transaction does not have enough cash.

d. If the ATM was not working properly and you knew about the breakdown when you started the transfer or transaction.

e. If, despite reasonable precautions that we have taken, circumstances beyond our control (such as fire, power failure, or flood) prevent the transfer or transaction.

12. Foreign/International Transactions: Transactions using your GO Prepaid Card made in foreign countries will post to your account in U.S. dollars and will be charged an International Service Assessment Fee. This fee will be identified as a separate transaction on your online statement. The fee will be assessed on purchases and ATM transactions as follows:

a. Transactions made in foreign countries (“Foreign Transactions”) will be charged 1.0% of the transaction amount. Foreign Transactions include internet and ATM transactions initiated in a foreign country, as well as transactions initiated in the U.S. (or any other location) with merchants that process the transactions in foreign countries.

13. Documentation of Transactions: It is recommended that you obtain a transaction receipt at the time you make any transaction using your GO Prepaid Card at an ATM or POS terminal and retain the receipt copy for a period of at least 90 days. Your GO Prepaid account statement will include the merchant, financial institution, or electronic terminal where transactions are made and the dollar amount of the transaction. You may view your statements and account balances on our website at navyfederal.org/mygoprepaid.

14. Fees:

<table>
<thead>
<tr>
<th>Fee Name</th>
<th>Fee Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inactive Fee</td>
<td>Charged $1.00 per month after 6 months of no transactions, the Card will be charged $1.00 per month until the balance is depleted or you make another transaction.</td>
</tr>
<tr>
<td>Visa/PLUS® Network ATM domestic and foreign cash withdrawal and balance inquiry (the terminal owner may charge additional fees and “surcharges” for ATM transactions)</td>
<td>$1.00 per transaction.</td>
</tr>
</tbody>
</table>
15. Right to Honor Your GO Prepaid Card: You agree Navy Federal is not responsible or liable for any merchant, financial institution, or other party that refuses to honor your GO Prepaid Card.

16. Ownership and Cancellation of the GO Prepaid Card: The GO Prepaid Card is the property of Navy Federal. Navy Federal has the right to cancel your Card privileges at any time without your notice. You are also limited to five GO Prepaid transactions that were paid for by other means, and canceled recurring payments; and may not provisionally credit (see below) your account.

17. Disclosure of Information to Third Parties: Navy Federal will disclose information to third parties about your GO Prepaid Card in any of the following circumstances: if we are unable to complete an electronic transfer because of non-sufficient funds; where it is necessary to complete the transaction; to verify the existence or conditions of your account for a third party, such as a merchant, in order to comply with government agency or court orders; if you gave us written permission; or in accordance with our privacy policy. Additionally, you may have agreements with merchants to keep your Card on file. You acknowledge that Navy Federal may share your Card information with the participating network in order to keep your Card information current and/or facilitate uninterrupted processing of your recurring payments.

18. Stop-Payment for Preauthorized Recurring GO Prepaid Transactions: We can only honor stop-payment for transactions using your GO Prepaid Card on preauthorized recurring transactions or services. If you have told us in advance to make regular payments out of your account, using your GO Prepaid Card, you are requested to stop any of these payments. We must receive your stop-payment request at least three business days prior to the transaction being authorized. You may contact us at (866) 304-1909 or write to us at Visa Debit Processing Service, PO. Box 026098, Miami, FL 33103. If you request us to stop one of these payments three business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

19. Cardholder Liability for Unauthorized Transactions: NOTIFY US AT ONCE if you believe that your GO Prepaid Card or PIN has been lost, stolen, or used (or may be used) without your authority. The best way to minimize your possible losses is by calling us at the number above.

Timely Notice of Missing GO Prepaid Card: If you notify us within two business days after you learn of the loss or theft of your Card or PIN, your losses will be no more than $50 if someone used your Card or PIN without your permission.

Delayed Notice of Missing GO Prepaid Card: If you fail to notify us within two business days after you learn of the loss or theft of your Card or PIN, your losses may be as high as $500. In this case, you would be liable for unauthorized transactions of up to $50 for the first two business days plus all unauthorized transactions that occur between those first two business days and the day you actually notify us, altogether up to $500. You will only be liable for unauthorized transactions after the first two business days if we can demonstrate that we could have stopped the unauthorized transactions if you had notified us sooner.

Unauthorized Transactions on Statements: If your statement shows transactions that you did not make or authorize, tell us at ONCE. If you do not tell us within 60 calendar days after the statement has been made available to you, your losses for unauthorized transactions that occur after those 60 days may be unlimited unless you actually notify us. You will only be liable for unauthorized transactions after the 60 days if we can demonstrate that we could have stopped the unauthorized transactions if you had notified us. Under certain circumstances, we may extend the notification time period.

20. Navy Federal’s Zero Liability Policy for Fraud: In addition to the liability limits above, if you notify us of suspected fraud within 60 days of the statement date on which the fraudulent transactions first appear, we will not hold you responsible for confirmed fraudulent transactions. This Zero Liability policy only covers transactions that have been confirmed by Navy Federal as fraudulent.

21. Billing Error Resolution: The Billing Error Resolution process covers the following errors: unauthorized transactions, including invalid amounts, duplicate transactions, transactions that were paid for by other means, and canceled recurring payments; expected credit not received; and non-receipt of ATM funds or POS cash-back. If you think your statement or receipt has errors, or if you need more information about a transaction listed on your statement or receipt, contact us as soon as possible using the contact information listed above.

You MUST contact us no later than 60 days after we FIRST make available the statement on which the suspected error appeared. You will need to identify yourself and the account, describe the error or the transaction you are questioning, clearly explain why you believe an error exists or why you need more information, and tell us the dollar amount of the suspected error. If you call to report a suspected error, we may require you to send us your concern in writing within 10 business days. If we ask you to put your concern in writing and we do not receive it within 10 business days, we may not provisionally credit (see below) your account.

We may take up to 45 days to investigate your concern; however, for suspected errors involving new accounts, POS, or foreign-initiated transactions, we may take up to 90 days to investigate. If we take longer than 10 business days (20 business days for new accounts) to determine whether an error occurred, we will provisionally credit your account the amount you reported as an error on or before the 10th business day. This Provisional Credit is a temporary credit that allows you to use the money during the time it takes us to complete our investigation. We will report the results of our investigation to you within three business days after completing our investigation. If we determine there was an error, we will promptly correct it. If we determine there was no error, we will send you a written explanation of our findings. You may ask for copies of the documents that we used in making our determination. Any Provisional Credit including reasonable attorney’s fees and court costs. We reserve the right to close Cards that have unsatisfied negative balances, which may be charged off as a loss to Navy Federal, and to deny future Card orders.

24. Notice of Claim: Neither Member nor Navy Federal may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party’s actions pursuant to this Agreement or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Agreement until such party has notified the other party of such alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action.