### Navy Federal Credit Union® Credit Card Pricing Terms

The Credit Card Pricing Terms is part of your Credit Card Agreement and Disclosure. It provides cost, fee, and other important information about your account.

### Interest Rates and Interest Charges

<table>
<thead>
<tr>
<th>Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Convenience Checks</th>
<th>Platinum</th>
<th>GO REWARDS®</th>
<th>cashRewards</th>
<th>Navy Federal More Rewards American Express® Card</th>
<th>Visa Signature® Flagship Rewards</th>
<th>rRewards® Secured</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.99% to 18.00%</td>
<td>8.99% to 18.00%</td>
<td>9.65% to 18.00%</td>
<td>9.65% to 18.00%</td>
<td>9.99% to 18.00%</td>
<td>18.00%</td>
<td></td>
</tr>
</tbody>
</table>

This APR will vary with the market based on the U.S. Prime Rate.

### Cash Advance APR

<table>
<thead>
<tr>
<th>Penalty APR and When It Applies</th>
<th>2% above your variable APR. This APR will vary with the market based on the U.S. Prime Rate.</th>
</tr>
</thead>
</table>

### Fees

<table>
<thead>
<tr>
<th>Annual Fees</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>rRewards Secured, Platinum, cashRewards, GO REWARDS, Navy Federal More Rewards American Express® Card, Visa Signature® Flagship Rewards</td>
<td>None</td>
</tr>
<tr>
<td><strong>Transaction Fees</strong></td>
<td>$49.00</td>
</tr>
<tr>
<td>ATM Cash Advance</td>
<td>None if performed at a Navy Federal branch or ATM. Otherwise, $0.50 per domestic transaction or $1.00 per foreign transaction.</td>
</tr>
<tr>
<td>Foreign Transaction</td>
<td>None</td>
</tr>
<tr>
<td><strong>Penalty Fees</strong></td>
<td>Up to $20.00</td>
</tr>
<tr>
<td>Late Payment</td>
<td>Up to $20.00</td>
</tr>
<tr>
<td>Returned Payment</td>
<td><strong>How We Will Calculate Your Balance:</strong> We use a method called “average daily balance (including new transactions).” See your account agreement for more details. <strong>Loss of Introductory APR:</strong> You may lose your Introductory APR if the Penalty APR applies to your account. <strong>Billing Rights:</strong> Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. <strong>Variable Rate Information:</strong> Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay. Your APR is adjusted monthly on the first business day of the month, it is determined by adding a Margin to the U.S. Prime Rate published in the Wall Street Journal on the first day of the previous month. Your Margin is a percentage amount that we determine based on an evaluation of your credit history. Your Margin will range from 2.74% to 16.74% based on product type.</td>
</tr>
<tr>
<td>1 Annual Fees: If you have been issued a Visa Signature Flagship Rewards Card, you will be billed the annual membership fee. This charge will appear on your first statement, and annually thereafter. Only one fee will be charged to your account regardless of the number of cards issued on the account.</td>
<td></td>
</tr>
<tr>
<td>2 Late Payment Fee: You will be required to pay a late payment fee of up to $20.00 if you do not pay at least the minimum payment by the payment due date on your statement. Navy Federal may also assess the late payment fee every month thereafter that you are past due.</td>
<td></td>
</tr>
<tr>
<td>Other Fee: Returned convenience check fee—$20.00. 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.</td>
<td></td>
</tr>
</tbody>
</table>

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Terms table. Your cash advance APR is 2.00% higher than your Standard APR, not to exceed the maximum permitted by law. For example: If the U.S. Prime Rate is 4.00% and your Margin is 9.00%, then your variable APR for purchases, balance transfers, and convenience checks will be 13.00% APR (4.00% U.S. Prime Rate + 9.00% Margin = 13.00% APR). Your APR for cash advances will be 15.00% APR (6.00% U.S. Prime Rate + 9.00% Margin = 24.00% cash advance rate applied).

c. Promotional APRs. If your account is eligible for one or more introductory promotional APRs, the Credit Card Pricing Terms is part of this Agreement and provides cost, fee, and other important information about these APRs. If your account is eligible for a promotional APR, the terms applicable to your account at the time it is opened. If a promotional rate is offered after your account is opened, the terms applicable to that promotional APR will be provided at that time. After the promotional APR expires, the remaining balance on your account will accrue interest at your Standard APR or cash advance APR, as applicable.

d. Penalty APR. If you are charged a Penalty APR, the due date and your over limit amount is 60 days past due or you make a payment that is returned and causes your account to be over 60 days past due, your account will be subject to the Penalty APR. The Penalty APR will be applied to all and any transactions and outstanding balances on your account, including those with Promotional APRs. The Penalty APR will be effective at least 45 days after we notify you of the change.

e. How We Calculate Your Interest Charges. To calculate your interest charges, Navy Federal uses your periodic rate, which is determined by dividing your APR by 12. Navy Federal then calculates monthly interest charges on your account by applying the periodic rate to the average daily balance of your account, including any unpaid transactions or balance transfers, or cash advances, or any other transactions that may accrue interest.

f. How We Report Your Account Activity. We report your account activity to one or more credit reporting agencies. Information from your account activity may be used to interpret this Agreement unless federal law applies.

g. The Credit Card Pricing Terms is part of this Agreement and provides cost, fee, and other important information about your credit card account. If your account is eligible for a promotional APR, the terms applicable to your account at the time it is opened. If a promotional rate is offered after your account is opened, the terms applicable to that promotional APR will be provided at that time. After the promotional APR expires, the remaining balance on your account will accrue interest at your Standard APR or cash advance APR, as applicable.

h. How We May Contact You. We may close your account or require immediate repayment of your total account balance, to the extent allowed by law. If any of the default events occur:

- You violate any terms of this Agreement;
- You do not pay the full amount due as listed on your monthly statement;
- You have a returned payment that causes your account to be delinquent;
- You default under another agreement you have with us;
- You become bankrupt, or some other insolvency proceeding is filed by or against you;
- You are declared incompetent, mentally incapacitated, or in the extent of your death;
- We determine that there has been a substantial adverse impact on your ability to repay the balance on this account;
- You tell us or we determine you have engaged in fraudulent, suspicious, illegal, dishonest, or deceptive activities with respect to any of your Navy Federal accounts or
- If the amount of deposited funds held as security on your share secured card (if you have one) is insufficient.

Failure to make any required repayment of your total account balance, we may charge and collect interest and other charges due on your account. The joint cardholder also promises to pay us all amounts you owe on the account, even if they post to your account after it is closed or suspended. After receiving a billing statement. If we close or suspend your account, or if you close your account, you must pay us all amounts you owe on the account, including, but not limited to, unpaid interest charges, court costs, expenses, attorney fees, Navy Federal may obtain any information it deems necessary to cure or collect the default amount, including your current contact information, as permitted by law. Contact to your employer will be limited to obtaining the amount of your wages needed to cure or collect your account. You agree to provide any additional information we request, including your current employer and address, to allow for future contact. We reserve the right to determine your credit and/or cash advance eligibility.

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- You are declared incompetent, mentally incapacitated, or in the extent of your death;
- We determine that there has been a substantial adverse impact on your ability to repay the balance on this account;
- You tell us or we determine you have engaged in fraudulent, suspicious, illegal, dishonest, or deceptive activities with respect to any of your Navy Federal accounts or
- If the amount of deposited funds held as security on your share secured card (if you have one) is insufficient.

15. Your Billing Rights: Keep This Document for Future Use. This notice tells you about your rights and our responsibilities under the federal Fair Credit Billing Act. This Agreement contains a review your consumer credit report. We reserve the right to determine your credit and/or cash advance eligibility.

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17. Miscellaneous. All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for foreign transactions is either a government-mandated rate or a wholesale rate determined by Mastercard. The resulting total is the daily balance. We then add together all the daily balances for the billing cycle. This amount is your average daily balance.

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1. Your Credit Limit and the Maximum Amount You Owe Navy Federal. The maximum amount you may owe at any time is the amount of your assigned credit limit, any overlimit amount and any fees and taxes that would have been used on the purchase date or cardholder statement posting date. The rate of exchange used for foreign transactions is either a government-mandated rate or a wholesale rate determined by Mastercard. The resulting total is the daily balance. We then add together all the daily balances for the billing cycle. This amount is your average daily balance.

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If you receive our explanation but still believe your bill is wrong, you must write to us telling us that you still refuse to pay within one complete billing cycle. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

You may be required to pay a late payment fee of up to $20.00 if you do not pay the amount due on the purchase.

19. Amendment to This Agreement and Changes to Benefits.

a. Amendments. Navy Federal may amend and change this Agreement, including rates, by providing an advance written notice of the changes to you when required by law. However, we may reduce changes, fees, and rates without sending you an advance notice.

b. Changing Benefits. Credit card benefits offered as part of your credit card account—such as rewards, services, and other features—may be modified or discontinued at any time for any reason. Separate terms and conditions apply to these and other benefits associated with your credit card account.

20. Military Lending Act Protections. Under the Military Lending Act, the following statement applies to covered borrowers (Active Duty servicemembers and their dependents) with accounts established on or after October 3, 2017:

If you receive our explanation but still believe your bill is wrong, you must write to us telling us that you still refuse to pay within one complete billing cycle. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

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