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>5.99% to 18.00%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Platinum</td>
<td>8.99% to 18.00%</td>
</tr>
<tr>
<td>GO REWARDS®</td>
<td>9.65% to 18.00%</td>
</tr>
<tr>
<td>cashRewards</td>
<td>9.65% to 18.00%</td>
</tr>
<tr>
<td>Navy Federal More Rewards American Express® Card</td>
<td>9.99% to 18.00%</td>
</tr>
<tr>
<td>Visa Signature® Flagship Rewards</td>
<td>18.00%</td>
</tr>
</tbody>
</table>

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

Cash Advance APR

2% above your variable APR. This APR will vary with the market based on the U.S. Prime Rate.

Penalty APR and When It Applies

18.00%
This APR may apply to your account if you:
• are over 60 days past due or
• make a payment that is returned and causes your account to be over 60 days past due.

How long will the Penalty APR apply? If your APRs are increased for either of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.

Paying Interest

Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances, Balance Transfers, and Convenience Checks on the transaction date.

Minimum Interest Charge

None

For Credit Card Tips From the Consumer Financial Protection Bureau

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.

Fees

<table>
<thead>
<tr>
<th>Annual Fees</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>rRewards Secured, Platinum, cashRewards, GO REWARDS.</td>
<td>$49.00</td>
</tr>
<tr>
<td>Navy Federal More Rewards American Express® Card</td>
<td></td>
</tr>
<tr>
<td>Visa Signature Flagship Rewards</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transaction Fees</th>
<th>None if performed at a Navy Federal branch or ATM. Otherwise, $0.50 per domestic transaction or $1.00 per foreign transaction.</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM Cash Advance</td>
<td></td>
</tr>
<tr>
<td>Foreign Transaction</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Penalty Fees</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Late Payment</td>
<td>Up to $20.00</td>
</tr>
<tr>
<td>Returned Payment</td>
<td>Up to $20.00</td>
</tr>
</tbody>
</table>

How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions).” See your account agreement for more details.

Loss of Introductory APR: You may lose your Introductory APR if the Penalty APR applies to your account.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Variable Rate Information: 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.

Monthly Periodic Rate Information: Your account is charged interest monthly using a periodic rate. The monthly periodic rate for your Standard APR for Purchases, Balance Transfers, and Convenience Checks (if requested) is 0.4992% - 1.5000%. The monthly periodic rate for your Cash Advance APR is 0.6658% - 1.5000%. The monthly periodic rate for your Penalty APR is 1.5000%.

1 Annual Fees: If you have been issued a Visa Signature Flagship Rewards Card, you will be billed the annual membership fee. This change 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.

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.

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.
4. Promise to Pay. You agree to pay us the amount of all purchases and cash advances that you, your joint cardholders, and/or authorized users make on your credit card. We accept payments by mail, by electronic transfer, or at a branch in person. All payments will be applied to your account in the order of your card usage and the amount paid. If an incorrect amount is paid, however, we will correct the error. If you do not pay the amount due as listed on your monthly statement, we will consider the account delinquent. Your account will accrue interest from the date of purchase or cash advance.

5. For purposes of this section, “you” does not mean Authorized Users of credit card accounts.

a. Security Interest Specific for Credit Cards. You acknowledge and specify, specifically as a condition of your use of the credit card, that you have voluntarily granted Navy Federal a security interest in all of your individual and joint share accounts at Navy Federal. If your credit card loan becomes delinquent, this security interest may be used without further notice to you or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the amount of your delinquent account balance.

b. Statutory Lien. You acknowledge and pledge to Navy Federal a statutory lien in your shares and dividends on your share accounts, including any interest in your share accounts while you are a member of 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 IRA.

c. Additional Security Interest. You acknowledge and pledge to Navy Federal a security interest in the collateral securing loans that you have with Navy Federal now and in the future, including any type of loan, including any increases in your loan balances and any extensions of your loan balances, and any payments made on account of your loan balances. If the amount of deposited funds held as security on your share secured card (if you have one) is insufficient. If you don’t pay the required amount on time or in full, or if you make a payment that is returned and causes your account to be over 60 days past due, your account will be delinquent.

7. Transactions Made in Foreign Currency. All American Express purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for each transaction is the rate selected by Visa from the rate of rates available in worldwide currency markets for the applicable central processing date and may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date.

Mastercard®. All Mastercard purchases and cash advances will be billed to you in U.S. dollars. Currently, the rate of exchange used for each transaction is determined by a single determination rate as the average rate determined by Mastercard International for the foreign exchange process in which the transaction is processed. This rate of exchange may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

American Express®. All American Express purchases and cash advances will be billed to you in U.S. dollars. Purchases made on the Bill Date of the card statement cycle are converted to U.S. dollars using the rate of exchange used for processing international transactions is a rate selected by American Express.

8. Annual Percentage Rates (APRs) and Interest Charges.

a. APRs. Your account is assigned APRs for purchases, balance transfers, convenience checks, and cash advances. These APRs are used to calculate your interest charges. See the Credit Card Pricing Terms for the APR that will apply to your account.

b. Variable APR. Unless noted otherwise, your APR will vary based on the U.S. Prime Rate published in the Wall Street Journal. This means your APR will increase if the U.S. Prime Rate increases and decrease if the U.S. Prime Rate decreases. An increase or decrease in the APR will increase or decrease the total amount of interest that will be charged on your account. The amount of your minimum payment is increased or decreased if your account balance increases or decreases. If your APR for purchases, balance transfers, and convenience checks will be 13.00% APR (6.00% Prime Rate + 9.00% Margin = 13.00% APR). Your APR for cash advances will be 15.00% APR (6.00% Prime Rate + 9.00% Margin + 2.00% cash advance added rate = 15.00% APR).

c. Promotional APRs. If your account is eligible for one or more introductory promotional APRs, the Credit Card Pricing Terms set the APR for each. The APR will remain in effect until the promotion period expires. If you have a Introductory APR, your account balance will be calculated based on the lower APR. If the promotional APR expires, the remaining balance incurred under the promotion will be subject to your Standard APR or cash advance APR, as applicable.

d. Penalty APR. If you do not make your minimum payment by the due date and your account is over 60 days past due or you make a payment that is returned and causes your account to be over 60 days past due, you will be charged an interest rate 25.00% APR on any outstanding balance on your account.

e. How We Calculate Your Interest Charges. To calculate your interest charges, Navy Federal uses your periodic average daily balance method. Your periodic average daily balance is determined by adding up your average daily balance for each billing cycle and dividing the sum by the number of days in the billing cycle. If your average daily balance is less than the minimum payment due, you will be charged interest on the amount of the difference between the minimum payment and the amount due.

9. Lost or Stolen Cards, Account Numbers, or Checks.—Liability for Unauthorized Use. If you notice the loss or theft of your credit card or possible unauthorized use of your card account, you should notify us and we will place a card restriction on your account. You may also contact us on the web at navyfederal.org. You are responsible for charges made to your account that are not authorized by you.

10. Consumer Reporting Agencies. Navy Federal may report information about your credit card account to consumer reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Information may be reported in your name and your Authorized User’s names, if any. We may also access your consumer credit report for any permissible purpose under the Fair Credit Reporting Act, including periodic reviews of your creditworthiness, collections, and credit risk lines increases or decreases, and to display your credit score within your online banking and mobile access.

11. Default. We may ask 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 have violated any terms of this Agreement;
- You do not pay the amount due listed on your monthly statement;
- You have a past due account and have not contacted us about your account;
- You have made late or partial payments without waiving any of Navy Federal’s rights under this Agreement;
- You do not pay the amount due as listed on your monthly statement;
- You have a return payment that causes your account to be delinquent;
- You default under another account agreement you have with us;
- You make a payment that is returned and causes your account to be over 60 days past due;
- You commit fraud or other dishonest activity.

If the amount of deposited funds held as security on your share secured card (if you have one) is insufficient. If you don’t pay the required amount on time or in full, or if you make a payment that is returned and causes your account to be over 60 days past due, your account will be delinquent.

12. Closing or Suspending Your Account. We may, without notice or demand, close your account or suspend it for any reason. You may close your account at any time. To do so, call us immediately at the address or telephone number included in the Contacting Us section of this Agreement. We reserve the right to determine your credit and/or cash advance limits. If your account is eligible for one or more introductory promotional APRs, the Credit Card Pricing Terms set the APR that will apply to your account. The APR will remain in effect until the promotion period expires. If your account becomes delinquent, this security interest may be used without further notice to you or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the amount of your delinquent account balance. If your account is eligible for one or more introductory promotional APRs, the Credit Card Pricing Terms set the APR that will apply to your account. The APR will remain in effect until the promotion period expires. If your account becomes delinquent, this security interest may be used without further notice to you or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the amount of your delinquent account balance.
When we receive your letter, we must do two things:

1) Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.

2) Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

• We cannot try to collect the amount in question, or report you as delinquent on that account.

• The change in question may remain on your statement, and we may continue to charge you interest on that amount.

• While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

• We can apply any unpaid amount against your credit limit.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at the address provided in the Contacting Us section of this Agreement or at navyfederal.org. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

18. Authorized Users.

Adding an Authorized User. You or a joint owner may request to add Authorized Users to your account, subject to a maximum number set by Navy Federal. You may make the request by phone, in writing, or at navyfederal.org using the information provided in the Contacting Us section of this Agreement. You are responsible for obtaining permission from each Authorized User before naming him or her as an Authorized User on your account. We will need the following information for each requested Authorized User:

• Full name as it should appear on the card
• Date of birth
• Social Security Number
• Address
• Telephone Number
• Access Number if a Navy Federal Member

You are responsible for:

• any transaction made by an Authorized User on your account.

• any transaction made by an Authorized User before they were removed from your account, even if the transaction posts after the date of the removal request.

• any transactions made by others if an Authorized User allows them to use your account.

• fees and charges resulting from any transaction made by an Authorized User or others, if an Authorized User allows them to use your account.

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 charges, 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:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

If you would like to hear the statement above and/or hear your credit card account payment obligation communicated to you orally, please call 1-800-667-9596.