

Navy Federal® Credit Card Application

For Office Use Only	Access No.	Savings No.

A. Type of Request	
Card Type: <input type="checkbox"/> Visa® <input type="checkbox"/> Mastercard®	Please select a card product: <input type="checkbox"/> cashRewards (Visa only) <input type="checkbox"/> GO REWARDS® <input type="checkbox"/> nRewards® Secured <input type="checkbox"/> Platinum <input type="checkbox"/> Visa Signature® Flagship Rewards (Visa only, minimum credit line \$5K)
If selecting a secured card, please complete these last two lines. <input type="checkbox"/> nRewards Secured: Requested Limit _____ (100% of credit line is secured, minimum credit limit is \$500) <input type="checkbox"/> Applicant's Primary Savings Account to Hold Funds _____	

B. Applicant			
Name: First	MI	Last	Suffix
Address: Street	City	State	Zip Code
Rank/Rate (if applicable)	Military Academy Attending (if applicable)	Graduation Date (MM/YY) (if applicable)	
Home Phone No.*	Cell Phone No.*	Work Phone No.*	
Email Address*	Primary Income Source**	Monthly Amount \$	
Additional Monthly Income Source**			
<input type="checkbox"/> Retirement \$ _____ <input type="checkbox"/> Part-Time Employment \$ _____ <input type="checkbox"/> Reserves \$ _____ <input type="checkbox"/> Social Security \$ _____			
<input type="checkbox"/> Alimony \$ _____ <input type="checkbox"/> Rental Income \$ _____ <input type="checkbox"/> Child Support \$ _____ <input type="checkbox"/> Dividends \$ _____			
<input type="checkbox"/> Disability \$ _____ <input type="checkbox"/> Military Allowances/Special Pay \$ _____ <input type="checkbox"/> Other \$ _____			
Housing Type <input type="checkbox"/> Own <input type="checkbox"/> Buy <input type="checkbox"/> Rent <input type="checkbox"/> Government Housing <input type="checkbox"/> Not Responsible			Monthly Payment \$

*Navy Federal may use your contact information to call, text, and/or email you regarding this application or any other Navy Federal accounts. If you provide a mobile phone number, Navy Federal has your permission to place automated, pre-recorded, or artificial voice non-marketing calls and text messages to that number. Message and data rates may apply.

**Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. In order to use certain types of income, an established history or evidence of continuance may be required.

Please see reverse to complete page 2. —————➔



C. Disclosures

Security Interest Specific for Credit Cards: I acknowledge and pledge, specifically as a condition of my use of the credit card, that I have voluntarily granted Navy Federal a security interest in all of my individual and joint share accounts at Navy Federal. If my credit card loan becomes delinquent, this security interest may be used without further notice to pay all or part of such delinquency. This security interest does not apply to shares in an Individual Retirement Account (IRA).

Applicant's Initials

If you are applying for an nRewards Secured credit card, please review and initial the Secured Credit Card Security Interest disclosure below:

Secured Credit Card Security Interest: I voluntarily grant Navy Federal a security interest in the funds deposited in the share savings account number designated above. Upon approval, the funds in this savings account will be held as a condition of my use of this secured credit card account such that I and other savings account owners, if any, may not withdraw or otherwise access these funds while the credit card account remains secured. Additionally, the designated funds may not be used to secure other loans. The amount held will be equal to the amount of the assigned credit limit and may be decreased at Navy Federal's sole discretion in accordance with Navy Federal's policies and procedures. If I exceed the credit limit, fail to make any payment due, or if the account is otherwise in default under the terms of the secured Credit Card Agreement and Disclosure, or if the secured credit card account is closed by me or Navy Federal, Navy Federal may apply all or part of the funds on hold to pay the remaining account balance.

Applicant's Initials

Additional Security Interest: I acknowledge and pledge to Navy Federal a security interest in the collateral securing loan(s) that I have with Navy Federal now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of the loan. This security interest in collateral securing other loans does not apply to any loan(s) on my primary residence.

Statutory Lien: I acknowledge and pledge to Navy Federal a statutory lien in my shares and dividends on deposit in all joint and individual accounts and any monies held by 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 Individual Retirement Account.

Consumer Credit Report: I authorize Navy Federal to obtain a consumer credit report in connection with this application for credit and, if an account is opened, to obtain consumer credit reports and any other information about me for the purposes of increasing the credit line, reviewing or collecting this account, and evaluating my creditworthiness.

Accuracy: I certify that all statements made by me are true and accurate as of the date of this application and understand that any credit granted now or hereafter is made based on these statements.

D. Signature

Applicant Signature

Date (MM/DD/YY)



Navy Federal Credit Union® Credit Card Application Disclosure

Interest Rates and Interest Charges	
Variable Annual Percentage Rate (APR)¹ Rates apply to purchases, balance transfers, and convenience checks. Platinum nRewards® Secured GO REWARDS®² cashRewards ³ Visa Signature® Flagship Rewards	8.74% to 18.0% 9.74% to 18.0% 10.24% to 18.0% 10.40% to 18.0% 10.74% to 18.0% This APR is based on your creditworthiness and will vary with the market based on the Prime Rate.
Cash Advance APR¹	2% above your variable APR. This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	18.0% This APR may apply to your account if you: <ul style="list-style-type: none"> 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	
Annual Fees <ul style="list-style-type: none"> nRewards Secured, Platinum, cashRewards, GO REWARDS Visa Signature Flagship Rewards⁴ 	<ul style="list-style-type: none"> None \$49.00
Transaction Fees <ul style="list-style-type: none"> ATM Cash Advance Foreign Transaction 	<ul style="list-style-type: none"> None if performed at a Navy Federal branch or ATM. Otherwise, \$0.50 per domestic transaction or \$1.00 per overseas transaction. None
Penalty Fees <ul style="list-style-type: none"> Late Payment⁵ Returned Payment 	<ul style="list-style-type: none"> Up to \$20.00 Up to \$20.00

• **How We Will Calculate Your Balance:** We use a method called “average daily balance (including new transactions).”

• **Loss of Introductory APR:** We may end your Introductory APR and apply the Penalty APR if you are over 60 days past due.

¹ **Variable Rate Information:** Your APR may increase or decrease. Rates are determined and adjusted monthly on the first business day by adding a Margin to the highest Prime Rate published in the *Wall Street Journal* on the first day of the previous month. The Margin is determined based on an evaluation of each Member’s credit history. The Margin will range from 4.74% to 14.74% based on product type.

² **GO REWARDS Cards:** If your application is approved for an account with a credit line of less than \$5,000, you will receive a Visa® **GO REWARDS** Card. If your credit line is \$5,000 or greater, you will receive a Visa Signature **GO REWARDS** Card. The benefits for Visa **GO REWARDS** accounts differ from those for Visa Signature **GO REWARDS** accounts.

³ **cashRewards Cards:** If your application is approved for an account with a credit line of less than \$5,000, you will receive a Visa *cashRewards* Card. If your credit line is \$5,000 or greater, you will receive a Visa Signature *cashRewards* Card. The benefits for Visa *cashRewards* accounts differ from those for Visa Signature *cashRewards* accounts.

⁴ **Annual Fees:** If you are 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.

⁵ **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.

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Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Wisconsin Residents: Wisconsin law provides that any agreement, unilateral statement, or court decree relating to marital property may not adversely affect a creditor’s interest, unless prior to the time credit is granted, the creditor is furnished a copy of the agreement, statement, or decree, or has actual knowledge of the adverse provision.

This disclosure was printed and is accurate as of May 1, 2017, and is subject to change after that date. To find out what may have changed, or if you have any questions regarding this disclosure, call toll-free in the U.S. at 1-888-842-6328. For toll-free numbers when overseas, visit navyfederal.org. Use 1-703-255-8837 for collect international calls. If you prefer, you may write to Navy Federal Credit Union, PO Box 3501, Merrifield, VA 22119-3501. Information concerning Navy Federal Credit Cards may also be obtained at navyfederal.org.