

Navy Federal More Rewards American Express® Card

PROGRAM DESCRIPTION



NAVY 
FEDERAL
Credit Union[®]

navyfederal.org
1-888-842-6328

As used in this Program Description, the following definitions apply: “Card” refers to a Navy Federal More Rewards American Express® Card.

“Cardmember,” “you,” and “your” refer to any natural person who holds a valid Navy Federal More Rewards American Express® Card account.

“Account” refers to a Cardmember’s Navy Federal More Rewards American Express® Card account, which is established to keep a record of reward points earned, redeemed, credited, or adjusted.

“Program” refers to the Navy Federal More Rewards program.

This Navy Federal More Rewards American Express® Card Program Description contains the terms and conditions for participation in the Program. Please read the following terms and conditions and keep this Program Description for your records. By using your Card, you agree to all the terms and conditions within this Program Description.

1. Navy Federal More Rewards American Express® Cardmembers will earn 3x points per \$1 spent with the Card at supermarkets, 3x points per \$1 spent on gas, 2x points per \$1 spent on restaurants, and 1 point per \$1 spent everywhere else American Express cards are welcomed. “Net purchases” means the sum of your eligible purchase transactions minus returns and refunds. For example, if you purchase eligible merchandise for \$100, but later return \$20 of merchandise from that purchase, you will receive rewards based on a “net” purchase amount of \$80. Eligible purchase transactions do not include, and rewards are not earned for, the following transactions: cash advances, convenience checks, balance transfers, or fees of any kind, including finance charges, late fees, returned check fees, and ATM cash advance fees. Cash equivalent transactions, such as the purchase, loading, or re-loading of gift and prepaid cards (e.g., money orders, Visa® Buxx Cards, GO Prepaid Cards, and other cash-equivalent gift cards), may not be eligible purchase transactions and may not earn rewards. A Navy Federal More Rewards American Express® Card, supermarket, gas, or restaurant purchase may only earn 1 point per dollar spent if:

- the merchant’s code is not categorized as a supermarket, gas, or restaurant purchase, even if the product or service you purchase appears to qualify for the additional points;
- the merchant uses a mobile or wireless card reader, or if the purchase is made with an electronic wallet (e.g., Google Pay Send) or through a third party (e.g., PayPal™); or
- the purchase is not made directly from the provider of the goods or services.

Navy Federal reserves the right to amend the types of transactions that qualify to earn points, including special reward promotions that may be offered from time to time.

2. Points cannot be earned until a Navy Federal More Rewards American Express® Card account has been established. Only accounts enrolled in Navy Federal More Rewards will qualify to accumulate points. No retroactive credit will be provided. Points are not transferable between Navy Federal rewards programs.

3. The Navy Federal More Rewards American Express® Card is not associated with any other credit card or rewards program offered by Navy Federal or any third party. Reward points may not be used in conjunction with any other discount or coupon offer.
4. There are no monthly or annual caps on points earned. There is no limit on points earned and no expiration of points while the account is open.
5. Points earned are updated on the date the eligible transaction posts to your account. Points may be used for reward redemptions once they have been credited to the account.
7. Points may be redeemed by signing in to Online Banking at **navyfederal.org** or by calling Navy Federal and accessing your rewards information. 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. Check your Navy Federal More Rewards American Express® Card point balance and redemption history through the Navy Federal app, available on iPhone®, iPad®, Android™, and Kindle Fire. The Navy Federal More Rewards American Express® Card Service Center is open from 9:00 am to 9:00 pm, EST, Monday through Sunday, and is closed on the following observed holidays: New Year's Day, Martin Luther King Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving, Christmas, and such other days as shall be determined from time to time by Navy Federal.
8. In order to redeem points, your Navy Federal More Rewards American Express® Card account must be open and current. Points cannot be earned or redeemed on delinquent accounts until the account status is in good standing. Navy Federal reserves the right to determine whether your account meets these qualifications. Points on accounts closed by Navy Federal are forfeited and no longer eligible for redemption. If you choose to close your account, points must be redeemed at time of closure, or else rewards earned by that account will be forfeited. To request redemption and closure, please call 1-888-842-6328.
9. Only the primary Cardmember or an additional Cardmember (if any) of a Navy Federal More Rewards American Express® Card account may request to redeem reward points. Cardmembers who have more than one Navy Federal More Rewards American Express® Card account may not combine reward points. A Cardmember must pass verification by Navy Federal (or any agent acting on behalf of Navy Federal) in order to redeem reward points. Navy Federal reserves the right to determine, in its absolute discretion, whether a Cardmember has been satisfactorily identified.
10. Reward points are the property of Navy Federal. Reward points have no cash value and cannot be purchased, sold, transferred, bartered, or assigned in any way (including upon death, divorce, or a bankruptcy filing). A Cardmember is not entitled to compensation from Navy Federal or any other entity if reward points are forfeited or a Navy Federal More Rewards American Express® Card account is terminated for any reason.

11. Navy Federal reserves the right to prohibit any Cardmember from participating in the Program. Navy Federal, in its sole discretion, reserves the right to suspend or cancel participation in the Program and declare all rewards forfeited in the event a Cardmember is suspected of, or has committed, fraud or a violation of the Program Description or Navy Federal Credit Card Agreement. Unauthorized transactions will not earn rewards.
12. Determination of tax liability (if any) is the sole responsibility of the Cardmember.
13. Administrative point management, redemption, and reward fulfillment services are provided by TSYS Loyalty. TSYS Loyalty assumes all liability and responsibility for the provision of services. TSYS Loyalty operates as an independent contractor and is not affiliated with Navy Federal. Neither Navy Federal nor TSYS Loyalty shall be liable for any bodily harm, property damage, and/or loss that may result from participation in the Program or a service provider's lack of provision or failure to provide services, for any reason.
14. Navy Federal reserves the right to amend, modify, or change this Program Description and the reward offerings at any time and without prior notice. For example and without limitation, Navy Federal may amend or omit some or all of the Program membership levels, change the number of reward points awarded for eligible Card transactions or required to redeem rewards, or discontinue offering particular rewards. Navy Federal also reserves the right to terminate the Program at any time without prior notice. If we do make any changes to this Program Description guide, we will post an updated copy at https://www.navyfederal.org/pdf/creditcards/NFCU_821AMEX.pdf.
15. The reward requested by the Cardmember may be subject to reward-specific conditions, restrictions, limitations, and/or terms. The following paragraphs identify the general conditions, restrictions, limitations, and/or terms applicable to specific rewards and are not intended to be considered an exhaustive recitation of all such conditions, restrictions, limitations, and/or terms that may govern the use of specific reward items. Reward item conditions, restrictions, limitations, and/or terms may change from time to time and may not be specifically reflected in this document or other Program communications. Cardmembers will be subject to all conditions, restrictions, limitations, and/or applicable terms or governmental actions relating to the specific reward at the time of redemption. Conditions, restrictions, limitations, and/or terms placed in Program communications and listed on or attached to the reward item are binding on the Cardmember.
16. All rewards are subject to availability, and specific rewards may only be available for certain dates.
17. Upon the death of a Cardmember, a surviving joint Cardmember, if any, becomes the sole Card account owner, and all previously earned rewards are available for redemption to the surviving joint Cardmember. If there are no surviving joint Cardmembers, but the deceased is survived by an authorized user on the Card account, the authorized user is not eligible to redeem previously earned rewards. The authorized user may, however, redeem the

rewards if he or she applies and is approved to assume the Card account balance. To be approved to assume the Card account, the authorized user must submit an application for a Card account and be approved for a credit line equal to or greater than the amount of the remaining account balance. If approved, the authorized user will be liable for the remaining account balance. Authorized users seeking to assume an account balance should carefully consider whether the value of the earned rewards outweighs the liability of the remaining account balance. If there are no surviving joint Cardmembers or authorized users, earned rewards are forfeited. The deceased's estate, regardless of how it is established, is not eligible to redeem or receive rewards earned on the Card account.

Airline Tickets

18. Navy Federal More Rewards American Express® Card points may be redeemed for airline tickets.

Sample Rewards:

- 15,000 points for \$150 round-trip airline ticket
- 30,000 points for \$300 round-trip airline ticket
- 50,000 points for \$500 round-trip airline ticket

Cardholders may redeem points for a scheduled ticket on a major airline carrier, provided that the fares, schedules, and the ability to generate a ticket (electronically) are possible through the Global Distribution System (GDS). Participating air carriers are subject to change. The ticket will be a non-refundable, non-changeable ticket valued at no more than the applicable amount listed in the accompanying redemption chart, including taxes and destination charges. All travel itineraries and supporting documentation will be sent via email. Reservation and ticketing must be completed at time of redemption. Round-trip tickets must be booked on the same airline.

Reservations for tickets exclude the use of charters, wholesalers, consolidators, and any internet fares that are not published, available through the global distribution system, or available for ticketing through a certified travel agency. Tickets may be purchased in any individual's name, but the ticket will be sent to the Cardmember's email address for security reasons. Airline tickets may not be used in conjunction with any type of coupons, vouchers, internet fares, or companion fares. Any changes to a travel reservation must be made directly with the corresponding airline and are subject to penalty fees or other charges enforced by that carrier. The Cardmember may be subject to customs fees, excess baggage charges, or any other charges assessed by governmental entities as a result of travel. Any itinerary change request is ultimately governed by airline rules and restrictions.

Neither Navy Federal nor TSYS Loyalty will be responsible for notifying the Cardmember of airline schedule changes. Same-day air travel is not available. Traveler should confirm flight reservations at least 72 hours prior to departure. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. All travelers must have valid photo identification upon check-in. All reservations are subject to the

conditions of the airline carrier, supply, or business of the service provider, which include exclusions and limitations of liability.

Neither Navy Federal nor TSYS Loyalty is responsible for the performance of the airline.

Companion Travel or Non-Redemption Air Travel Booking

19. The Cardmember may elect to have the Service Center book airline tickets through a major airline carrier, provided that the fares, schedules, and ability to generate a ticket are available through the Global Reservation System. This service will be subject to a service fee at time of booking.

All airline tickets will be issued the same day as booking and delivered by email (Electronic Ticketing) or U.S. Postal Service, First-Class Mail, postage prepaid for all paper tickets. Priority, 3-5 day delivery, Saturday, or international deliveries will be subject to additional shipping charges as imposed by the shipping vendor. All shipping charges beyond First-Class Mail will be the sole responsibility of the Cardmember and will be charged to the Cardmember's Card at time of reservation.

Cash-Back Rewards and Pay with Points Rewards

20. Navy Federal American Express® More Rewards Card points may be redeemed for cash back at a per-point basis (e.g., 10,000 points for \$100), credited to your Navy Federal savings account.

5,000 points	\$50
10,000 points	\$100
15,000 points	\$150
20,000 points	\$200

25,000 points	\$250
30,000 points	\$300
35,000 points	\$350
40,000 points	\$400

45,000 points	\$450
50,000 points	\$500
75,000 points	\$750
100,000 points	\$1,000

Navy Federal More Rewards American Express® Card points may also be redeemed through Pay with Points for transactions that have already posted to your account in the past 90 days. Pay with Points is valid for up to three transactions totaling a minimum of \$50. Transaction redemptions are at a per-point basis (e.g., \$50.00 Amazon.com gift card for 5,000 points) and will be credited to your statement.

No partial redemptions can be made. Cash redemptions may be requested by signing in to Navy Federal Online Banking and using the available link for redemptions. You may also call 1-888-842-6328 and follow the automated prompts to access your Navy Federal More Rewards American Express® Card account options. Pay with Points redemptions may be made on the NFCU rewards site. The primary cardholder's saving account or statement credit will be credited for the amount within 3 to 5 business days.

Merchandise Rewards

21. Merchandise rewards are offered and provided by independent manufacturers. Merchandise rewards include applicable sales tax and shipping and handling (via First-Class Mail or ground delivery or motor freight service within the continental U.S.). Merchandise will not

be delivered to PO, APO, FPO, or DPO boxes, or foreign addresses. Merchandise will be shipped to the Cardmember's statement mailing address unless otherwise authorized by Navy Federal. For security reasons, parcel or motor freight couriers may contact the Cardmember to arrange delivery of merchandise. It is the responsibility of the Cardmember to respond to the courier in a timely and reasonable manner to facilitate the delivery process. Additional shipping and handling fees for merchandise returned to vendor due to the Cardmember's failure to make delivery arrangements are the responsibility of the Cardmember. Please allow six weeks for delivery from time of order. The Cardmember will be notified of any delays by postcard, letter, or phone call. All merchandise reward orders are subject to product availability, and Navy Federal Credit Union reserves the right to substitute merchandise of equal or greater value. The Cardmember will be notified if the merchandise reward ordered is not available and when it will become available. Navy Federal reserves the right to alter or substitute any or all merchandise rewards at any time without prior notification. Returns are only accepted for merchandise that is damaged, defective, or incorrectly shipped. Notification of same must be made within 48 hours of delivery and must be returned within 30 days for credit or shipment of replacement item. If the item is damaged or defective, please contact Navy Federal to report the problem and obtain assistance. The manufacturer's warranty applies to all merchandise rewards. Navy Federal and TSYS Loyalty make no express or implied representation or warranty and will not be liable for injury, damage, loss, or expense resulting from your acceptance of use of the reward or from a reward's defect or failure. Navy Federal and TSYS Loyalty disclaim any implied warranty of merchantability or fitness for a particular purpose.

Gift Cards and Certificates

22. Gift Cards and Certificates (Gift Certificates) may be used to purchase goods or services at participating retailers and, where applicable, for internet purchases. Gift Certificates are non-transferable unless otherwise noted on the certificate. In the event goods or services received are less than the face value of the Gift Certificate redeemed, the policy of the Gift Certificate provider will determine whether credit or Gift Certificate value for the difference will be given. Gift Certificates are valid at participating reward suppliers only through the expiration date printed on the certificate. Use of any Gift Certificate may be subject to additional restrictions as listed on the certificate. Gift Certificates are not replaceable if lost, stolen, destroyed, or expired and are not returnable, exchangeable, refundable, or redeemable for cash or credit under any circumstances. Gift Certificates must be surrendered at redemption and are void if altered, and no photocopies of Gift Certificates will be honored. Gift Certificates have no value except when used in accordance with the terms and conditions of the Program and participating suppliers.

Gift Certificates will be processed the next business day and will be delivered by U.S. Postal Service, First-Class Mail, postage prepaid within 3 weeks of the redemption. Next day or 3-5 day express

delivery via Federal Express and Saturday delivery are available for additional charges. All additional shipping charges for express shipping will be the sole responsibility of the Cardmember and will be charged to the Cardmember's Card account at time of redemption. Physical gift cards cannot be requested if the address is a PO, FPO, DPO, or APO box or foreign address. Virtual gift cards cannot be requested if the address is a foreign address.

Navy Federal Visa Awards Card

23. The Awards Card is not an account, does not earn dividends, is not reloadable, and is not federally insured by the National Credit Union Administration. The Awards Card cannot be used to obtain cash from automated teller machines (ATMs) or any other kind of cash advance, for gambling or any unlawful activity, to make regular, pre-authorized payments to third parties, or outside of the United States or in U.S. territories.

The funds on your Awards Card expire with the Card. Your Awards Card expiration date is embossed on the front of the Card. You can make purchases using your Card until either you reach the expiration date shown on the Card or you have used the full value of the Card. Any transaction attempted after the expiration date will be declined.

Additional terms and conditions apply. You will receive a full copy of the terms and conditions with the Awards Card.

Car Rentals

24. You may use points, points plus cash, or all cash for car rental reservations with select car rental companies as shown available on the rewards website or when making reservations directly with a rewards agent. Car reservations will be prepaid at the time of booking, and payment for costs not covered by the use of points will be made to the credit card on file. Car rental charges will appear on the credit card statement as "Card Member Services." The Cardholder will be solely responsible at the time the rented vehicle is returned for all additional rental days and for any and all taxes and other charges not included in the daily rental rate. Each Cardholder Rental (and any person identified on the Rental Contract as an "Additional Authorized Driver") must possess a valid driver's license issued by the state or province in which such person resides, be age 21 or older (or 18 or older where required by law; and 25 or older for luxury, large sport utility, and 12- and 15-passenger vans), and meet the other normal qualifications of the applicable Rental Car Company at the renting location. Reservations for all car groups are subject to availability. Vehicles may only be reserved by vehicle class and not by vehicle make or model. In the event a Cardholder reserves a vehicle and the class of vehicle is not available at the time of rental, the applicable Rental Car Company shall provide the Cardholder with a vehicle in a higher class, subject to availability, at the same rate as the vehicle class that was reserved. Performance by the Rental Car Company of car rental services shall be under a standard rental agreement in effect at the time of rental, which must be executed by the Cardholder at the time of pickup. Cardholder will use the Rented Vehicle only for personal or routine business use, and operate the Rented Vehicle only on properly maintained roads

and parking lots. Cardholder will comply with all applicable laws relating to holding of licensure to operate the vehicle, and pertaining to operation of motor vehicles. Cardholder will not sublease the Rental Vehicle or use it as a vehicle for hire. Car rental reservations must be canceled at least 72 hours in advance of pickup. Failure to cancel reservations 72 hours in advance will result in the loss of all payment and points at the time of booking. If Cardholder is a “no show”, all points and cash used for the rental will be forfeited. In addition, if Cardholder returns a rental vehicle prior to the end of the reserved rental period, neither the Rental Car Company nor the Rewards program will credit or refund the Cardholder for the unused portion thereof. Cardholder agrees to indemnify, defend, and hold harmless the Bank and TSYS Loyalty for any loss, damage, or legal actions against the Rental Car Company as a result of the Cardholder’s operation or use of the Rented Vehicle during the term of the Car Rental Agreement. This includes any attorney fees necessarily incurred for these purposes. Cardholder will also pay for any parking tickets, moving violations, or other citations received while in possession of the Rented Vehicle.

Hotels

25. You may redeem Rewards for over 325,000 hotels worldwide; these may only be booked through the Rewards Service Center. You must meet the eligibility requirements established by the hotel provider at the time of booking. Hotel rates do not include Resort Fees, if applicable, which are payable directly to the hotel at the time of checkout.

Most hotel rates allow cancellation with a minimum of a 24-hour notice. Please see the specific hotel/rate cancellation policy at the time of booking. Cancellations may include penalties, and a cancellation service fee may apply. Refunds for cancellations may take up to 3 to 4 weeks for points to post to the account. Hotels do not allow changes to dates, names, room type, and number of occupants once booking is complete. Changes will result in a cancellation of the current reservation, adhering to the hotel’s cancellation policy and rebooking at the current room rate and room availability. Neither Navy Federal Credit Union nor TSYS Loyalty is responsible for the performance of any hotel provider.

Cruises and Vacation Packages

26. Cruises can be booked by calling the Redemption Center at 877-264-3044, Monday through Friday, from 8:00 am to 6:00 pm, EST, with the exception of major holidays when the Redemption Center is closed. Rewards cannot be used on previous purchases or for items not covered by your cruise package. All cruise redemption requests must be made at least 30 days prior to sailing date, or cardholder may incur additional fees. Cruise packages may only be booked through the Redemption Center. Traveler must meet the eligibility requirements established by the cruise provider. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit travel.state.gov for passport and visa requirements. Cancellations may include penalties, and a cancellation

service fee may apply. Refunds for cancellations may take up to 3 to 4 weeks for points to post to the account. No interim price reductions will be considered or offered once the booking has been completed. After booking, any additional special handling may result in the imposition of additional fees. Ameriprise is not responsible for the performance of the cruise line. Participating cruise lines are subject to change at any time without notice.

Vacation packages can be booked by calling the Redemption Center at 877-264-3044, Monday through Friday, from 8:00 am to 6:00 pm, EST, with the exception of major holidays when the Redemption Center is closed. Rewards cannot be used on previous purchases or for items not covered by your vacation package. All travel packages must be booked a minimum of 30 days prior to travel date or Cardholder may incur additional fees. Travel packages may only be booked through the Redemption Center. Traveler must meet the eligibility requirements established by the travel provider. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit **travel.state.gov** for passport and visa requirements. Cancellations may include penalties, and a cancellation service fee will apply. Refunds for cancellations may take up to 3 to 4 weeks for points to post to the account. No interim price reductions will be considered or offered once the booking has been completed. After booking, any additional special handling may result in the imposition of additional fees. Ameriprise is not responsible for the performance of any travel provider used in vacation packages.

Tours and Attractions

27. Tours and Attraction redemptions can be booked by calling the Redemption Center at 877-264-3044, Monday through Friday, from 8:00 am to 6:00 pm, EST, with the exception of major holidays when the Redemption Center is closed, or through the rewards website. For all Tours and Attraction redemptions, a voucher will be emailed to the redeemer with the associated instructions. These instructions will include what is required by the local operators to accept the voucher (i.e., printed voucher, e-voucher, or non-voucher with additional form of ID). Please note: The "Voucher Info" section in the voucher email details which voucher type(s) apply specifically to your selected tour/activity. Paper Voucher Only: Our local operator requires you to present a printed copy of this voucher on the day of your activity. You may be refused entry if you do not present a printed copy of your voucher. e-Voucher: The local operator accepts both printed and electronic vouchers (e-vouchers). If you travel with a mobile device, simply show your Photo ID and present your e-voucher on your smartphone or tablet on the day of travel. Voucher Not Required: You can present a paper or electronic voucher for this activity, or you can simply present the Lead Traveler's Photo ID. Our local operator has your reservation on file and only requires proof of identity (valid Photo ID for the Lead Traveler). Cancellation Policy: The cancellation policy will vary by tour/activity generally if you cancel at least 7 calendar days in advance of the scheduled departure; there is no cancellation fee. If you cancel between 3 and 6 calendar days in advance of

the scheduled departure, there is a 50 percent cancellation fee. If you cancel within 2 calendar days of the scheduled departure, there is a 100 percent cancellation fee. Please note some activities and special events may be non-refundable. Please review the additional information at the time of booking each tour/activity.

Navy Federal More Rewards American Express® Card - Online Access

Members with Navy Federal Online Banking may view their Navy Federal More Rewards American Express® Card point history and redeem points at navyfederal.org

24 hours a day by signing in to Navy Federal Online Banking and using the available link when viewing Navy Federal More Rewards American Express® Card account information.

Navy Federal More Rewards American Express® Card - Customer Service

Call toll-free • 1-888-842-6328

For toll-free numbers when overseas, visit navyfederal.org.

Collect internationally • 1-703-255-8837

Check your Navy Federal More Rewards American Express® Card point balance 24 hours a day on your Navy Federal app.

Available on iPhone, iPad, Android, and Kindle Fire. To redeem points by phone, call between 9:00 am and 9:00 pm, Eastern Time.

Message and data rates may apply. Visit navyfederal.org for more information. iPhone and iPad are trademarks of Apple, Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC. Amazon, Kindle, Fire and all related logos are trademarks of Amazon.com, Inc. or its affiliates. PayPal is a trademark of PayPal, Inc., registered in the U.S. and other countries. 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.