NAVY FEDERAL'S
GOREWARDS® CARD

# PROGRAM DESCRIPTION

navyfederal.org
1-888-842-6328

## GOREWARDS Online

**Members with NFO access may view their GOREWARDS point history and redeem points on navyfederal.org.**

24 hours a day by logging on to Navy Federal Online Account Access and using the available link when viewing **GO**REWARDS account information.

## GOREWARDS 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 GOREWARDS point balance 24 hours a day. To redeem points, call between 9:00 am and 9:00 pm, Eastern Time.**

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F03-5880-7-0713

| Rewards | |
|---|---|
| 3,500 | Selection of merchandise and gift cards. |
| 5,000 | Selection of merchandise and gift cards; special travel-related rewards; cash back of $50 deposited to your savings account. |
| 7,500 | $75 airline travel discount; selection of merchandise and gift cards; special travel-related rewards. |
| 10,000 | Selection of merchandise and gift cards; cash back of $100 deposited to your savings account. |
| 15,000 | $150 airline travel discount; selection of merchandise and gift cards; special travel-related rewards. |
| 17,000 | Selection of merchandise and gift cards. |
| 25,000 | Max value $250; $250 Navy Federal Visa® Awards Card; selection of merchandise; cash back of $250 deposited to your savings account. |
| 27,000 | Selection of merchandise. |
| 28,000 | Max value $280; selection of merchandise. |
| 37,500 | Selection of merchandise; special travel-related rewards; cash back of $375 deposited to your savings account. |
| 40,000 | Max value $400; $400 Navy Federal Visa Awards Card; selection of merchandise; special travel-related rewards. |
| 45,000 | Max value $450; selection of merchandise; special travel-related rewards. |
| 50,000 | Cash back of $500 deposited to your savings account. |
| 60,000 | Max value $600. |
| 75,000 | Max value $750; special travel-related rewards. |

For a complete list of available rewards, please visit **navyfederal.org**.

As used in this Program Description, the following definitions apply: "Card" refers to a Navy Federal-issued **GO**REWARDS card.

"Cardholder," "you," and "your" refer to any natural person who holds a valid Navy Federal-issued **GO**REWARDS card.

"Account" refers to a Cardholder's **GO**REWARDS account, which is established to keep a record of reward points earned, redeemed, credited, or adjusted.

"Program" refers to the Navy Federal **GO**REWARDS program.

The Navy Federal **GO**REWARDS Program Description contains the terms and conditions for participation in the **GO**REWARDS Program. Please read the following terms and conditions and keep this Program Description for your records. By using your card, you agree to all of the terms and conditions within this Program Description.

1. Navy Federal **GO**REWARDS Cardholders will earn one point for every $1 of net purchases made with a Navy Federal **GO**REWARDS card. Points are not earned for cash advances, convenience checks, balance transfers, or fees of any kind, including but not limited to finance charges, late fees, returned check fees, and ATM transaction fees. 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 **GO**REWARDS account has been established. Only accounts enrolled in **GO**REWARDS will qualify to accumulate points. No retroactive credit will be provided. Points are not transferable between Navy Federal rewards programs.
3. **GO**REWARDS 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.
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.
6. Points expire four years from the month in which they were earned.
7. Points may be redeemed by accessing your account on **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. The Navy Federal **GO**REWARDS Service Center is closed on the following observed holidays: New Year's 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 **GO**REWARDS account must be open, current, and within your approved credit line. Points cannot be earned or redeemed on delinquent accounts until the account status is in good standing. Navy Federal Credit Union reserves the right to determine whether your card meets these qualifications. Points on closed accounts are forfeited and no longer eligible for redemption.
9. Only the primary Cardholder or the co-applicant (if any) of a **GO**REWARDS account may request to redeem reward points. Cardholders who have more than one Navy Federal **GO**REWARDS account may not combine reward points. A Cardholder 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 Cardholder has been satisfactorily identified.
10. Reward points are the property of Navy Federal. Reward points cannot be purchased, sold, transferred, bartered, or assigned in any way. A Cardholder is not entitled to compensation from Navy Federal or any other entity if reward points are forfeited or a **GO**REWARDS account is terminated for any reason.

11. Navy Federal reserves the right to prohibit any Cardholder from participating in the Program. Navy Federal Credit Union, in its sole discretion, reserves the right to suspend or cancel participation in the Program and declare all reward points forfeited in the event a Cardholder is suspected of, or has committed, fraud or a violation of the Program Description or Navy Federal Credit Card Agreement.

12. Determination of tax liability (if any) is the sole responsibility of the Cardholder.

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.

15. The reward requested by the Cardholder 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. Cardholders 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 Cardholder.

16. All rewards are subject to availability, and specific rewards may only be available for certain dates.

## Airline Tickets

17. **GO**REWARDS points may be redeemed for airline tickets. Please see examples below:

| | |
|---|---|
| 7,500 Points | Max value $75 |
| 15,000 Points | Max value $150 |
| 22,000 Points | Max value $220 |
| 28,000 Points | Max value $280 |
| 35,000 Points | Max value $350 |
| 45,000 Points | Max value $450 |
| 60,000 Points | Max value $600 |
| 75,000 Points | Max value $750 |

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 when available, otherwise paper documents will be sent via First-Class Mail. When electronic tickets are available and the Cardholder selects paper tickets, a service fee will be assessed by the participating airline at the time of ticketing. Additional costs, such as expedited delivery, are at the Cardholder's expense. 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 GDS, 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 Cardholder's mailing 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 Cardholder may be subject to customs fees, excess baggage charges, or any other charges assessed by governmental entities as a result of travel.

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

## Companion Travel or Non-Redemption Air Travel Booking

18. The Cardholder 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 Cardholder and will be charged to the Cardholder's credit card at time of reservation.

### Cash-back Rewards

19. **GO**REWARDS points may be redeemed for cash back at the following levels and amounts:

| | | | |
|---|---|---|---|
| 5,000 Points | $50 | 35,000 Points | $350 |
| 10,000 Points | $100 | 40,000 Points | $400 |
| 15,000 Points | $150 | 45,000 Points | $450 |
| 20,000 Points | $200 | 50,000 Points | $500 |
| 25,000 Points | $250 | 75,000 Points | $750 |
| 30,000 Points | $300 | 100,000 Points | $1,000 |

No partial redemptions can be made. Cash redemptions may be requested by logging on to Navy Federal Online® Account Access and using the available link for redemptions. You may also call 1-888-842-6328 and follow the automated prompts to access your **GO**REWARDS account options. Your savings account will be credited for the cash within 10 business days.

### Merchandise Rewards

20. 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, or FPO boxes. Merchandise will be shipped to the Cardholder's statement mailing address unless otherwise authorized by Navy Federal. For security reasons, parcel or motor freight couriers may contact the Cardholder to arrange delivery of merchandise. It is the responsibility of the Cardholder 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 Cardholder's failure to make delivery arrangements would be the responsibility of the Cardholder. Please allow four to six weeks for delivery from time of order. The Cardholder 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 Cardholder 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

21. 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 7 to 10 days 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 Cardholder and will be charged to the Cardholder's credit card at time of redemption.

### Navy Federal Visa® Awards Card

22. 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 Card.

## Car Rentals

23. The renter must meet rental car company standard driver and credit qualifications at the time and place of rental. The renter will be required to execute a rental agreement at the time of rental. The minimum age for rental of a vehicle is 25 unless specifically approved by the rental car provider. Rewards do not include taxes, insurance, extra drivers, optional service charges such as refueling, or any other fees or charges imposed by the rental location and/or company. The renter may be provided a voucher or certificate as an instrument of securing a rental vehicle. The voucher or certificate must be presented to the rental car company at the time of the rental pickup. Vouchers and certificates are negotiable instruments for the purpose of securing car rental services and cannot be replaced if lost, stolen, or destroyed. No change or credit will be issued for unused portions of rewards. The renter is subject to the restrictions and vehicle type listed on the voucher or certificate. Some blackout dates may apply. Neither Navy Federal nor TSYS Loyalty is responsible for the performance of the car rental company. Additional terms and conditions may be imposed by the respective rental car service providers and are incorporated herein by reference. Participating car rental companies and reward offerings are subject to change without notice.

    Certificates or vouchers will be processed the next business day and will be delivered by U.S. Postal Service, First-Class Mail, postage prepaid within 7 to 10 days 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 Cardholder and will be charged to the Cardholder's credit card at time of redemption.

## Hotel Certificates, Gift Cheques, Checks, or Currency Certificates

24. All reward certificates, gift cheques, checks, or currency certificates must be presented and surrendered at time of check-in or time of transaction. Hotels and/or resorts may require advance deposits to reserve accommodations.

    Accommodations are subject to availability at time of reservations, and blackout dates may apply due to seasonal periods or special events. Reward certificates, gift cheques, checks, or currency certificates are not redeemable for cash and are void if sold for cash or other consideration. Reward certificates are not replaceable if lost, stolen, destroyed, or expired. Reward certificates are not redeemable and are void if altered, photocopied, reproduced, or damaged in any way. Reward certificates may not be resold, are valid through the expiration date printed on the front of the certificate, and cannot be extended beyond the expiration date. Reward certificates, gift cheques, checks, or currency certificates may not be valid where restricted by law. Certificates and cheques will be processed next business day and will be delivered by U.S. Postal Service, First-Class Mail, postage prepaid within 7 to 10 days 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 Cardholder and will be charged to the Cardholder's credit card at time of redemption.

## Vacation Packages and Cruises

25. All travel packages must be booked a minimum of 60 days prior to the travel date, or Cardholder will incur additional fees. Traveler must meet the eligibility requirements established by the travel provider. Travel packages may only be booked through the Service Center. Travel packages may not be combined with upgrade certificates, frequent traveler promotions or other reward programs, promotional or discount certificates, vouchers, Internet fares, companion fares, group travel, convention fares, or special rate programs. Travel packages that have been booked may not be canceled and are not eligible for any refund in part or whole. 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. Vacation packages do not include airfare unless specifically stated as part of the package.

## JustGive Certificates

26. Gift Certificates have no expiration date. Gift Certificates must be redeemed through JustGive's website, **justgive.org**, for charitable donations to any of the 1,000,000 nonprofits that we have listed on our website. Gift Certificates cannot be used to purchase Gift Certificates. Gift Certificates are not redeemable for cash and cannot be returned for a cash refund. Any unused balance will be placed in the recipient's Gift Certificate account and is not transferable. If your transaction exceeds the amount of your Gift Certificate, you must pay for the balance with a credit card. JustGive is not responsible for lost or stolen Gift Certificates. JustGive will have the right to close donor accounts and request alternative forms of payment if a fraudulently obtained Gift Certificate is redeemed through the JustGive website. In the event a Gift Certificate code is non-functional, your sole remedy, and our sole responsibility, shall be the replacement of said Gift Certificate.