

For more detailed information and to apply, visit [navyfederal.org](http://navyfederal.org), call 1-888-842-6328 or visit a branch.

Overseas? Call collect 1-703-255-8837 or visit our website for toll-free numbers.

TDD for the hearing impaired 1-888-869-5863

**Take Charge With a Navy Federal Credit Card**

With a Navy Federal Credit Card, you'll enjoy:

- > competitive interest rates
- > a variety of card options
- > outstanding rewards and privileges
- > peace of mind with Navy Federal's Zero Liability policy for unauthorized transactions
- > the option to freeze and unfreeze misplaced cards

**Manage Your Account Online**

Access your account from anywhere in the world with digital banking!

- > Pay your bills with free Bill Pay
- > View and redeem rewards
- > Transfer balances from other financial institutions
- > Apply for new accounts or a credit limit increase

**Payment Options**

- > Establish a recurring automatic transfer from checking or savings (as long as you're the primary cardholder)
- > Send a check through the mail or deposit your monthly payment at a Navy Federal branch or ATM

**Earn More Rewards at Member Mall<sup>®2</sup>**

Member Mall is our exclusive online shopping mall, where your purchase rewards get multiplied! Shop at over 900 top stores and double, triple, even quadruple the rewards you'd normally receive. For details, visit [navyfederal.org](http://navyfederal.org) and search "Member Mall."

See which Navy Federal Credit Card is ideal for you:

	<b>cashRewards</b>	<b>Visa Signature® Flagship Rewards</b>	<b>Navy Federal More Rewards American Express® Card</b>	<b>GO REWARDS®</b>	<b>nRewards® Secured</b>	<b>Platinum</b>
<b>Rewards<sup>3</sup></b>	1.5% cash back	Two points per \$1 spent	3 points at supermarkets; 3 points at gas stations; 2 points at restaurants; 1 point on everything else <sup>4</sup>	3 points at restaurants; 2 points on gas; 1 point on everything else <sup>5</sup>	One point per \$1 spent	N/A
<b>Rewards Redemption</b>	Start redeeming 1.5% cash back as soon as you earn it	Redeem for merchandise, gift cards, cash and more, and at 10,000 points for airline tickets (any airline, anytime)	Redeem for merchandise, gift cards, cash, travel and experiential rewards	Redeem for merchandise, gift cards, cash, travel and experiential rewards	Redeem for merchandise and gift cards	N/A
<b>Rewards Caps<sup>6</sup></b>	No caps	No caps	No caps	No caps	No caps	N/A
<b>Rewards Expire</b>	Never expire while account is open	Never expire while account is open	Never expire while account is open	4 years while account is open	4 years while account is open	N/A
<b>Network*</b>	Visa®; Visa Signature	Visa Signature	American Express®	Visa; Mastercard®; Visa Signature World Mastercard	Visa; Mastercard	Visa; Mastercard
<b>Foreign Transaction Fee<sup>7</sup></b>	None	None	None	None	None	None
<b>Annual Fee<sup>7</sup></b>	None	\$49	None	None	None	None

\*Additional benefits, such as purchase protection, identity theft protection, extended warranty service and auto rental insurance, are variable, based on the network. Visit [navyfederal.org](http://navyfederal.org) for a detailed description.

Federally insured by NCUA. Message and data rates may apply. Visit [navyfederal.org](http://navyfederal.org) for more information. <sup>2</sup>Rewards are subject to change and vary by merchant. Reward types will be based on the member's purchasing credit card. <sup>3</sup>cashRewards and Platinum cardholders will receive cash back, and all others will receive points. Program excludes Navy Federal Business and Home Equity Line Visa Platinum credit cards and Navy Federal Debit Cards. <sup>4</sup>Rewards are earned on eligible net purchases. <sup>5</sup>"Net purchases" means the sum of your eligible purchase transactions minus returns and refunds. 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, ATM cash advance fees, and annual fees, if any. Navy Federal cash equivalent transactions, such as the purchase, loading or re-loading of Navy Federal gift and prepaid cards (e.g., Navy Federal gift cards, Visa Buxx Cards, GO Prepaid Cards), are also not eligible purchase transactions and do not earn rewards. <sup>6</sup>More Rewards credit cards earn 3 points for every \$1 of net purchases made at supermarkets and gas stations, 2 points for every \$1 of net purchases made at restaurants, and 1 point for every \$1 of other net purchases. A More Rewards Card supermarket, gas station or restaurant purchase may only earn 1 point per dollar spent, depending on the merchant code used to process the transaction. Restaurants located within another establishment (e.g., hotel, casino, commissary, grocery store, event venue) may be ineligible, in which case you will receive 1 point per dollar spent at these locations. In addition, superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations, so you will earn 1 point per dollar spent at these locations. <sup>7</sup>GO REWARDS credit cards earn 3 points for every \$1 of net purchases made at restaurants, 2 points for every \$1 of net purchases made for gas, and 1 point for every \$1 of other net purchases. A GO REWARDS restaurant or gas purchase may only earn 1 point per dollar spent, depending on the merchant code used to process the transaction. Restaurants located within another establishment (e.g., hotel, casino, commissary, grocery store, event venue) may be ineligible, in which case you will receive 1 point per dollar spent at these locations. In addition, superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations, so you will earn 1 point per dollar spent at these locations. For more information, view the GO REWARDS Program Description Guide. <sup>8</sup>Rewards may be forfeited if your account is closed. Please see each card's rewards terms and conditions for additional information. ATM cash advance fees: None if performed at a Navy Federal branch or ATM. Otherwise, \$0.50 per domestic transaction or \$1.00 per overseas transaction. \$49 annual fee for Visa Signature Flagship Rewards. <sup>9</sup>As of 2/1/18, rates range from 7.24% APR to 18% APR, are based on creditworthiness and product type, and will vary with the market based on the U.S. Prime Rate. ATM cash advance fees: None if performed at a Navy Federal branch or ATM. Otherwise, \$0.50 per domestic transaction or \$1.00 per overseas transaction. 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. © 2018 Navy Federal NFCU 1177e (2-18)