

For more detailed information and to apply, visit 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 purchases
- > no foreign transaction fees¹

Manage Your Account Online

Access your account from anywhere in the world with Mobile and Online Banking.²

- > 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^{®3}

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

See which Navy Federal Credit Card is ideal for you:

	<i>cash</i> Rewards	Visa Signature [®] Flagship Rewards	GO REWARDS [®]	nRewards [®] Secured	Platinum
Rewards⁴	1.5% cash back	Two points per \$1 spend	3 points at restaurants; 2 points on gas; 1 point on everything else	One point per \$1 spend	N/A
Rewards redemption	Start redeeming 1.5% cash back as soon as you earn it	Start redeeming at 1,000 points for gift cards, merchandise, cash and more and at 10,000 points for airline tickets (any airline, anytime)	Start redeeming at 1,000 points for merchandise, gift cards, cash, travel and experiential rewards	Start redeeming at 1,000 points for merchandise and gift cards	N/A
Rewards limits⁵	No limits	No limits	No limits	No limits	N/A
Rewards expire	Never expire	Never expire	4 years	4 years	N/A
Network[*]	Visa [®] ; Visa Signature	Visa Signature	Visa; Mastercard [®] ; Visa Signature	Visa; Mastercard	Visa; Mastercard
Foreign transaction fee	None	None	None	None	None
Annual fee	No	\$49	No	No	No

^{*}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 for a detailed description.

Federally insured by NCUA. Currently, rates range from 8.49% APR to 18% APR, are based on product type and creditworthiness, and will vary with the market based on the 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. \$49 annual fee for Visa Signature Flagship Rewards. ¹Message and data rates may apply. Visit navyfederal.org for more information. ²Rewards are subject to change and vary by merchant. Reward types will be based on the member's purchasing credit card. ³*cash*Rewards 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. ⁴Earn rewards on eligible net purchases. "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, annual fees, late fees, returned check fees, and ATM transaction fees. In addition, 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. 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 and will receive 1 point per dollar spent. In addition, superstores, supermarkets and warehouse clubs that sell gasoline are ineligible and not considered gas stations. You will earn 1 point per dollar spent. For more information, view the GO REWARDS Program Description Guide at navyfederal.org. ⁵Rewards may be forfeited if your account is closed. Please see each card's rewards terms and conditions for additional information. © 2017 Navy Federal NFCU 1177ep (1-17) 4823-0117

