

Apply by phone  
**1-888-842-6328**

For toll-free numbers when  
overseas, visit [navyfederal.org](http://navyfederal.org)

Collect internationally  
**1-703-255-8837**

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

Online at [navyfederal.org](http://navyfederal.org)  
Or visit a branch

## A Safe, Smart Way to Borrow

### The Program

Borrow your own money. Use the principal in your Navy Federal certificate(s) as collateral on a low-interest-rate loan. The loan's Annual Percentage Rate (APR) is just two percentage points higher than the certificate rate, and the certificate continues to earn dividends at the rate at which it was purchased.

### Eligibility

You must be 18 years or older and be the owner or joint owner of the certificate. The Navy Federal certificates that can be pledged as collateral are:

- > 3-, 6-, 9-, 12-, 18- and 24-month short-term certificates
- > 3-, 4-, 5-, 6- and 7-year long-term certificates
- > \$1,000, \$10,000, \$20,000, \$50,000 and \$100,000 minimum certificates

Accounts not eligible are:

- > three-year Variable Rate Certificates
- > EasyStart<sup>SM</sup> Certificates
- > Custom Club<sup>®</sup> Accounts
- > custodial accounts
- > all IRA/ESA accounts

There's a maximum of one loan per certificate.

### Receiving the Funds

You can choose to have the funds:

- > deposited into your Navy Federal savings, checking or Money Market Savings Account (MMSA)
- > disbursed to you at a Navy Federal branch

- > mailed to you as a draft
- > bank-wired to another financial institution

### Friends and Family

You can pledge the funds in your own certificate and co-sign the loan for a friend or family member who's a Navy Federal member so that they can qualify for a low-interest-rate loan. You must provide written consent, which can be faxed to 703-206-4250.

### Paying Your Loan

You can choose to make payments through:

- > Direct Deposit
- > automatic transfer from checking or savings
- > Navy Federal Online<sup>®</sup>
- > a Navy Federal ATM or branch
- > mail

Dividends earned on your certificates can be used toward paying your loan. There's no penalty for paying off your loan early.