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Navy Federal Boosts Credit Card Rewards For Over A Million Members; Powered by Cartera Commerce.

Navy Federal Members Can Earn More Cash And Points With Shopping Offers Linked to Rewards Programs

VIENNA, Va. & LEXINGTON, Mass. (November 29, 2011) - [Navy Federal Credit Union](#), the world's largest credit union, and [Cartera Commerce](#), the leading provider of card-linked marketing solutions, just released a new card-linked offer program for Navy Federal members to boost rewards for shopping. Navy Federal launched its new [Member Mall](#) to more than one million members. "As we provide our members with the best financial products available and outstanding member service, Member Mall is just an extension of the terrific services we offer our members," said Cutler Dawson, president/CEO of Navy Federal Credit Union. Those members can now earn extra cash back or rewards points - up to 15 times their normal rewards earning - with online shopping offers linked to their Navy Federal credit card accounts.

"We wanted to release Member Mall in time for the holiday shopping season to give our members access to exclusive deals and special offers from thousands of online merchants to earn cash back or points for every purchase," said Anthony Gallardy, vice president, Consumer/Credit Card Lending, at Navy Federal Credit Union.

All Navy Federal credit cards, including nRewards, goRewards, Flagship, Platinum and cashRewards are eligible for the extra rewards and can enroll today at Navy Federal Account Access (<https://membermall.navyfcu.org/>). In fact, for the first time, the new card-linked offer program makes it possible for non-reward credit cards like Navy Federal's Platinum card to earn rewards.

Powered By Cartera

The Navy Federal program is run on Cartera's award-winning card-linked offer platform, which powers card-linked offers for four of the top five financial institutions, three of the top five airlines and more than 150 million U.S. consumers. The Cartera platform - a fully hosted, managed service - enables Navy Federal to pull merchant offers from Cartera's exclusive Offer Cloud™, link them to card member accounts, display them via multiple marketing channels, track and confirm purchases, and deliver rewards - all while ensuring maximum security and privacy protection.

“Navy Federal has quickly grown to one of the top 20 card issuers by focusing on providing value and convenience to its members,” said Tom Beecher, president and CEO of Cartera Commerce. “We are proud to partner with Navy Federal to continue that focus by adding card-linked offers to boost earning potential of each member.”

About Navy Federal Credit Union

Navy Federal Credit Union is the world’s largest credit union with \$46 billion in assets, 3.8 million members, 219 branch offices, and more than 8,000 employees worldwide. The credit union serves all Department of Defense military and civilian personnel and their families. For additional information about Navy Federal, visit <http://www.navyfederal.org>.

About Cartera Commerce

Cartera Commerce is the leading provider of card-linked marketing solutions that increase revenue and customer loyalty for merchants, banks, issuers and loyalty programs. For merchants, Cartera powers the industry’s largest card-linked advertising network that targets shopping offers to more than 150 million loyal consumers and tracks in-store and online sales. For banks, issuers and loyalty programs, Cartera provides the industry’s most comprehensive card-linked offer platform that powers personalized in-store and online shopping programs that build consumer engagement, maximize card spend and create new revenue streams. Cartera’s platform delivers card-linked offers via multiple digital marketing channels including Websites, online banking, email, mobile, social media and browser apps. Four of the five largest financial institutions, three of the four largest airlines and tens of thousands of merchant advertisers drive incremental revenue with Cartera’s fully-managed, performance-based solutions. The company is headquartered in Lexington, MA and has significant operations in Atlanta, GA. For more information, visit www.cartera.com.

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