

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 could get benefits like:

- great interest rates
- a variety of card options
- outstanding rewards and privileges
- peace of mind with Navy Federal's Zero Liability policy for confirmed 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.<sup>1</sup>

- Pay your bills with 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 Deals<sup>2</sup>

Member Deals is our exclusive online shopping site where your purchase rewards get multiplied! Shop at over 950 of your favorite stores and double, triple and even quadruple the rewards you'd normally receive. For details, visit [navyfederal.org/shop](http://navyfederal.org/shop).

See which Navy Federal credit card is ideal for you:

	<i>cashRewards Plus</i> <sup>4</sup>	<i>cashRewards</i> <sup>4</sup>	<i>Visa Signature® Flagship Rewards</i>	<i>Navy Federal More Rewards American Express® Card</i>	<i>GO REWARDS®</i>	<i>cashRewards Secured</i>	<i>Platinum</i>
<b>Rewards</b> <sup>3</sup>	Unlimited 2% cash back on all purchases <sup>5</sup>	Unlimited 1.5% cash back on all purchases <sup>5</sup>	3 points on travel; 2 points on everything else <sup>6</sup>	3 points at supermarkets; 3 points at restaurants; 3 points on gas and transit; 1 point on everything else <sup>7</sup>	3 points at restaurants; 2 points on gas; 1 point on everything else <sup>8</sup>	Unlimited 1% cash back on all purchases <sup>9</sup>	N/A
<b>Rewards Redemption</b>	Start redeeming cash back as soon as you earn it	Start redeeming cash back as soon as you earn it	Redeem for merchandise, gift cards, cash, travel and experiential rewards	Redeem for merchandise, gift cards, cash, travel and experiential rewards	Redeem for merchandise, gift cards, cash, travel and experiential rewards	Start redeeming cash back as soon as you earn it	N/A
<b>Rewards Caps</b>	No caps	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	Never expire while account is open	Never expire while account is open	Never expire while account is open	N/A
<b>Network*</b>	Visa Signature; World Mastercard	Visa®; Mastercard®	Visa Signature	American Express***	Visa; Mastercard; Visa Signature; World Mastercard	Visa; Mastercard	Visa; Mastercard
<b>Foreign Transaction Fee</b>	None <sup>10</sup>	None <sup>10</sup>	None <sup>10</sup>	None <sup>10</sup>	None <sup>10</sup>	None <sup>10</sup>	None <sup>10</sup>
<b>Annual Fee</b>	None <sup>10</sup>	None <sup>10</sup>	\$49 <sup>10</sup>	None <sup>10</sup>	None <sup>10</sup>	None <sup>10</sup>	None <sup>10</sup>

\*Additional benefits, such as purchase protection, identity theft protection, extended warranty service, and auto rental insurance, are variable, based on the network. Certain terms, restrictions, and exclusions apply. Please refer to the card's Benefits Site or Guide at [navyfederal.org](http://navyfederal.org) for more information.

\*\*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.

Navy Federal Credit Union is federally insured by NCUA.

<sup>1</sup>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 are based on the purchasing credit card. *cashRewards*, *cashRewards Plus*, and *cashRewards Secured* receive cash back, *Platinum* receives a statement credit, and all others receive points. Program excludes Navy Federal Business and Home Equity Line Visa Platinum Credit Cards and Navy Federal Debit Cards.

<sup>3</sup>Rewards are earned on eligible purchases. Eligible purchases are purchases for goods and services, minus returns and other credits. Eligible purchases do not include fees, interest charges, balance transfers, gambling, convenience checks, cash advances, or other cash-equivalents (e.g. money orders, gift cards, prepaid cards). Rewards may be forfeited if your account is closed. Please see each card's rewards terms and conditions for additional information.

Disclosures continued from previous page.

<sup>4</sup>By submitting your application, you are applying for a *cashRewards* card account. If your application is approved for an account with a credit limit of less than \$5,000, you will receive a standard *cashRewards* card that earns 1.5% cash back. If your credit limit is \$5,000 or greater, you will receive a *cashRewards Plus* card that earns 2% cash back. The benefits of a standard *cashRewards* card differ from those of a *cashRewards Plus* card.

<sup>5</sup>*cashRewards Plus* credit cards earn 2% cash back on every \$1 of eligible purchases. *cashRewards* credit cards earn 1.5% cash back on every \$1 of eligible purchases. Eligible purchases are purchases for goods and services, minus returns and other credits. Eligible purchases do not include fees, interest charges, balance transfers, gambling, convenience checks, cash advances, or other cash-equivalents (e.g., money orders, gift cards, prepaid cards).

<sup>6</sup>Visa Signature® Flagship Rewards Credit Cards earn 3 points for every \$1 of eligible purchases made on travel and 2 points for every \$1 of other eligible purchases. Eligible purchases are purchases for goods and services, minus returns and other credits. Eligible purchases do not include fees, interest charges, balance transfers, gambling, convenience checks, cash advances, or other cash-equivalents (e.g., money orders, gift cards, prepaid cards). A travel purchase may only earn 2 points per dollar spent, depending on the merchant code used to process the transaction. Travel is typically categorized under merchant category codes such as airline, hotel, car rental, bus lines, taxis, cruise lines, time shares, parking, and transit. Additional categories may be ineligible, in which case you will receive 2 points per dollar spent at these locations based on the merchant category codes. For more information, view the Flagship Rewards Program Description at [navyfederal.org](http://navyfederal.org).

<sup>7</sup>Navy Federal More Rewards American Express® Cards earn 3 points for every \$1 of eligible purchases made for gas, transit, restaurants, food delivery, and supermarkets, and 1 point for every \$1 of other eligible purchases. Eligible purchases are purchases for goods and services, minus returns and other credits. Eligible purchases do not include fees, interest charges, balance transfers, gambling, convenience checks, cash advances, or other cash-equivalents (e.g., money orders, gift cards, prepaid cards). Merchants are assigned codes by payment networks based on what they primarily sell. We rely on this information to identify gas, transit, restaurant, food delivery, and supermarket purchases. If the purchase is not identified as a gas, transit, restaurant, food delivery, or supermarket purchase, it will not receive additional points. For example, purchases for transit that are identified as railway, ferries/water trip, taxi, limousines, bus lines, charters, tour buses, tolls, road/bridge fees, and parking/lots will receive 3 points for every \$1 spent. However, purchases at restaurants located within another establishment (e.g., hotel, casino, commissary, grocery store, event venue), and purchases for gas at superstores, supermarkets, and warehouse clubs, may earn 1 point per \$1 spent because they typically are not assigned codes identifying them as restaurant or gas purchases. For more information, view the More Rewards American Express® Card Program Description at [navyfederal.org](http://navyfederal.org).

<sup>8</sup>GO REWARDS® credit cards earn 3 points for every \$1 of eligible purchases made at restaurants, 2 points for every \$1 of eligible purchases made for gas, and 1 point for every \$1 of other eligible purchases. Eligible purchases are purchases for goods and services, minus returns and other credits. Eligible purchases do not include fees, interest charges, balance transfers, gambling, convenience checks, cash advances, or other cash-equivalents (e.g., money orders, gift cards, prepaid cards). Merchants are assigned codes by payment networks based on what they primarily sell. We rely on this information to identify restaurant and gas purchases. If the purchase is not identified as a gas or restaurant purchase, it will not receive additional points. For example, purchases at restaurants located within another establishment (e.g., hotel, casino, commissary, grocery store, event venue), and purchases for gas at superstores, supermarkets, and warehouse clubs, may earn 1 point per \$1 spent because they typically are not assigned codes identifying them as restaurant or gas purchases. For more information, view the GO REWARDS Program Description at [navyfederal.org](http://navyfederal.org).

<sup>9</sup>*cashRewards Secured* credit cards earn 1% cash back for every \$1 of eligible purchases. Eligible purchases are purchases for goods and services, minus returns and other credits. Eligible purchases do not include fees, interest charges, balance transfers, gambling, convenience checks, cash advances, or other cash-equivalents (e.g., money orders, gift cards, prepaid cards). For more information, view the *cashRewards Secured* Program Description at [navyfederal.org](http://navyfederal.org).

<sup>10</sup>As of 4/2/25, *cashRewards Secured* card rate is 18.00% APR and will vary with the market based on the U.S. Prime Rate. All other Navy Federal credit card rates range from 10.99% APR to 18% APR, are based on product type and creditworthiness, 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 foreign transaction. \$49 annual fee for Visa Signature Flagship Rewards.

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