NAVY FEDERAL Credit Union

ARMY
MARINE CORPS
NAVY
AIR FORCE
SPACE FORCE
COAST GUARD
VETERANS

Credit Card Services

For more detailed information and to apply, visit **navyfederal.org**, call 1-888-842-6328 or visit a branch.

Overseas? Call 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, get benefits like:

- our 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.[1]

- 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

See which Navy Federal credit card is ideal for you:

	*cash*Rewards Plus	*cash*Rewards	Flagship Premier Visa Signature®	Navy Federal More Rewards American Express® Card	GO REWARDS®	*cash*Rewards Secured	Platinum
Rewards[2]	Unlimited 2% cash back on all purchases[3]	Unlimited 1.5% cash back on all purchases[4]	4 points on travel; 3 points on dining; 1 point on everything else[5]	3 points at supermarkets; 3 points at restaurants; 3 points on gas and transit; 1 point on everything else[6]	3 points at restaurants; 2 points on gas; 1 point on everything else[7]	Unlimited 1% cash back on all purchases[8]	N/A
Rewards Redemption	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
Rewards Caps	No caps	No caps	No caps	No caps	No caps	No caps	N/A
Rewards Expire	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
Network*	Visa Signature; World Mastercard®	Visa®; Mastercard	Visa Signature	American Express®**	Visa; Mastercard; Visa Signature; World Mastercard	Visa; Mastercard	Visa; Mastercard
Foreign Transaction Fee	None[9]	None[9]	None[9]	None[9]	None[9]	None[9]	None[9]
Annual Fee	None[9]	None[9]	$95[9]	None[9]	None[9]	None[9]	None[9]

*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.
**American Express and the American Express logos are trademarks of American Express Company and its affiliates. This Card is issued by Navy Federal Credit Union pursuant to a license from American Express.

Navy Federal Credit Union is federally insured by NCUA. [1]Message and data rates may apply. Visit **navyfederal.org** for more information. [2]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). [3]*cash*Rewards Plus credit cards earn 2% cash back per dollar spent 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). For more information, view the Program Description for the *cash*Rewards Plus card at **navyfederal.org/cash**. [4]*cash*Rewards credit cards earn 1.5% cash back per dollar spent 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). For more information, view the Program Description for the *cash*Rewards card at **navyfederal.org/cash**.
See reverse side for additional disclosures.

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Disclosure continued from previous page.

[5]Flagship Premier Visa Signature® Credit Cards earn 4 points for every $1 of eligible purchases made on travel, 3 points for every $1 of eligible purchases made at restaurants (dining), and 1 point for every $1 of other eligible purchases. Eligible purchases include purchases of goods and services, minus returns and credits, and exclude fees, interest, balance transfers, gambling, convenience checks, cash advances, and cash-equivalent transactions (e.g., money orders, gift cards, prepaid cards, person-to-person money transfers). Merchants are assigned codes by payment networks based on what they primarily sell. We rely on this information to identify travel and restaurant purchases. Travel is typically coded as airline, hotel, car rental, bus lines, taxis, cruise lines, time shares, parking, rideshare, and transit. A travel or restaurant purchase may only earn 1 point per dollar spent, depending on the code used to process the transaction. If the purchase is not identified as a travel or restaurant purchase, it will receive 1 point per dollar spent. For example, purchases made at restaurants within another establishment (e.g., casino, grocery store, event venue) may not be assigned a restaurant code, which means they will only receive 1 point per dollar spent. For more information, view the Program Description for the Flagship Premier Card at **navyfederal.org/FlagshipPremier**. [6]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 include purchases of goods and services, minus returns and credits, and exclude fees, interest, balance transfers, gambling, convenience checks, cash advances, and cash-equivalent transactions (e.g., money orders, gift cards, prepaid cards, person-to-person money transfers). 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 Program Description for the More Rewards Card at **navyfederal.org**. [7]**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 include purchases of goods and services, minus returns and credits, and exclude fees, interest, balance transfers, gambling, convenience checks, cash advances, and cash-equivalent transactions (e.g., money orders, gift cards, prepaid cards, person-to-person transfers). 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 Program Description for the **GO REWARDS** card at **navyfederal.org**. [8]*cash*Rewards Secured credit cards earn 1% cash back per dollar spent on eligible purchases. Eligible purchases are purchases for goods and services, minus returns and other credits. Eligible purchases include purchases of goods and services, minus returns and credits, and exclude fees, interest, balance transfers, gambling, convenience checks, cash advances, and cash-equivalent transactions (e.g., money orders, gift cards, prepaid cards, person-to-person money transfers). View the Program Description for the *cash*Rewards Secured card at **navyfederal.org**. [9]As of 11/02/2026, the Purchases, Balance Transfers, and Convenience Checks APRs range from 10.49% to 18.00%, based on creditworthiness and product type. These APRs will vary with the market based on the U.S. Prime Rate. The Cash Advance APR is 18%. The Penalty APR is 18% and may apply to an account if it becomes over 60 days past due. 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. $95 annual fee for Flagship Premier Visa Signature® applies. © 2026 Navy Federal NFCU 1177ep (10-26)