Certificate Secured Loan



Build credit without touching your long-term savings. **A Certificate Secured Loan** lets you borrow **up to 100% of your certificate's principal balance[1]—without early withdrawal penalties.** Your certificate keeps earning while you make loan payments and build your credit history. Plus, there's no penalty for paying off your loan early.

Features

No credit check required

Up to 100% of your certificate's principal balance available

Loan is fully secured by your Navy Federal Certificate

Rate is your certificate rate +2.00% APR

Flexible terms from 12 to 60 months, based on certificate maturity

One Certificate Secured Loan per certificate

Eligibility

To qualify, you must be at least 18 years old in most states. However, in Alabama, you must be 19, and in Puerto Rico, you must be 21. Certificate owners can use their own certificate to secure a loan. If the certificate is jointly owned and the joint owner isn't applying for the loan, both owners will need to sign the promissory note.

The Navy Federal Certificates that can be pledged as collateral are:

- **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 as collateral include:

- IRA
- Educational Savings Accounts (ESA) certificates
- EasyStart℠/Special EasyStart certificates
- 3-year variable-rate certificates
- Custodial accounts
- SaveFirst Accounts
- Trust accounts
- Certificates offered through specials and campaigns

Certificates with terms shorter than 15 months aren't eligible for a Certificate Secured Loan. The minimum loan term is 12 months, and because the first payment is due 30 days after the loan is booked, the certificate must have sufficient time remaining to support the loan repayment period.

Receiving the funds

After your loan is approved, getting your funds is easy. You can choose to have the loan proceeds deposited into a Navy Federal account or receive them by draft. Funds can be deposited into any checking or savings account owned by the primary borrower.

Paying your loan

You can make your payments through our mobile app,[2] via automatic transfer from your checking or savings account, at a branch, by mail or online.

To apply, give us a call at 1-888-842-6328 or visit a branch. Certificate Secured Loan applications aren't currently available through our mobile app or online banking.

Federally insured by NCUA.

[1]The certificate is pledged and generally cannot be redeemed, closed, or released until the secured loan is satisfied.

[2]Message and data rates may apply. Visit **navyfederal.org** for more information.

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