Navy Federal Credit Union® GO Prepaid Card Terms and Conditions

As used in this Agreement, the word "Card" means the Navy Federal GO Prepaid Card. "Funding Account" means a Navy Federal Credit Union-issued debit card used to fund the GO Prepaid Card. "You", "your", and "yours" mean every person signing, using, or having a GO Prepaid Card. Navy Federal business days are Monday through Friday, excluding holidays. Navy Federal may change and amend this Agreement at any time. This Agreement, including any claim or dispute arising under it, shall be governed by federal law and the laws of the Commonwealth of Virginia.

To report your GO Prepaid Card lost or stolen, or for service inquiries, please call 1-866-304-1909. Calls may be monitored and/or recorded to provide improved member service. All other correspondence relating to this Agreement should be addressed to Visa Debit Processing Service, P.O. Box 026098, Miami, FL 33103. Information concerning GO Prepaid Cards may also be obtained at **navyfederal.org/MyGoPrepaid**.

1. Accepting This Agreement/Signing the Card: Use of your GO Prepaid Card means you agree to all terms in this Agreement. Please read this Agreement carefully and keep a copy for your records. Upon receipt of your GO Prepaid Card, immediately sign the signature panel on the back of the Card. Your Card must be activated prior to use. Should you choose to not use your Card, you may cancel it at any time for any reason, by contacting us using the information above. Then immediately and securely destroy the Card by cutting it in half or shredding it.

2. Account Owner/Family & Friends: GO Prepaid Cards can only be ordered by a person who has a valid Social Security number (SSN), is a Navy Federal "member", and is over the age of 18. This person is referred to as the "Account Owner". "Family and Friends" means a person who is a Navy Federal Credit Union member that the Account Owner authorizes to fund the Card. A person is considered a "member" if he/she is listed as the primary owner on a Navy Federal Membership Savings Account. The words "we", "us", "NFCU", and "our" mean Navy Federal Credit Union. The GO Prepaid Card is not a share account and does not earn dividends. Your funds are National Credit Union Administration (NCUA)-insured, if eligible.

3. Card and Cardholder: You may request five Cards under your Account Owner profile. Each Card will have a separate funds pool. The Cardholder must be at least 13 years of age and have a valid SSN. Navy Federal requires that all Navy Federal GO Prepaid Cards be embossed with the Cardholder's name. Granting use of this Card to someone else will make you financially liable for the transactions. You, not Navy Federal Credit Union, have sole responsibility in such cases.

4. E-Consent Agreement: By clicking "Accept" during the enrollment, you indicate your consent to receive monthly statements electronically. You will be notified by email when your monthly GO Prepaid statement is available to view online. You also consent to receive all future Terms and Conditions electronically. You may print your statement and the Terms and Conditions for your reference. You must notify us immediately of any change in your email address by updating your profile.

5. Using Your Card: Before using your new Visa GO Prepaid Card, you must first activate your Card online at **navyfederal.org/MyGoPrepaid** or via the Navy Federal GO Prepaid app. At the time of activation, you will be required to select a four-digit Personal Identification Number ("PIN"). You may use your Card as often as you like to obtain goods and services up to the value of the Card. Each time you use the Card, the amount of the transaction will be debited from the remaining value on the Card. You cannot place a "stop payment" on any Card transaction after it has been authorized. You are not allowed to exceed the funded balance available on the Card by any individual or series of purchases. If you make purchases that exceed the current balance on the Card, you agree to reload your Card to satisfy the negative balance *(see section 23)*. You may check your balance and reload your Card by visiting **navyfederal.org/MyGoPrepaid**. When purchasing fuel, we recommend going inside the fuel station and using your Card to pay the exact amount prior to pumping the fuel. If you use your Card at the automated pump and have a balance greater than $100, a HOLD of $100 could be placed on your Card even if you pump less than $100. If you have a balance less than $100, a hold could be placed on your entire remaining available balance or your transaction could be declined. Funds placed on hold will be unavailable for up to three days. You can avoid a HOLD being placed on your Card by going inside and using your Card to pay the exact amount prior to pumping the fuel.

6. Reloading Your Card: You may load your Card using your Navy Federal Debit Card online by visiting **navyfederal.org/MyGoPrepaid** or by using the Navy Federal GO Prepaid app. For security reasons, the Navy Federal funding card on file must be in the same name as the Account Holder. Upon authorization, this will cause monies to be funded onto the Card and be available for use immediately. Navy Federal reserves the right to contact you to remind you to reload your Card, should you make purchases that exceed the available balance on the Card.

7. Text Message Notifications: You may choose to opt in to receive text messages that will update you on your Card activity, under your Profile. Please note that message and data rates may apply. You may change your text message options or opt out at any time by editing your Profile or texting "STOP" to 868472 or 288472. You acknowledge that certain wireless service providers and/or wireless carriers may assess fees, limitations, and/or restrictions that might impact your use of a cell phone or handheld device (collectively, a "mobile device") to view balances and track recent account activity for your GO Prepaid Card and receive alerts for which you have subscribed (for example, your mobile service carrier or provider may impose data usage or text charges for your use of a mobile device, including downloading the software, receiving or sending text messages, or other use of your wireless device when using the software or other products and services provided by GO Prepaid). You expressly agree that you are responsible for all such fees, limitations, and restrictions, and that we may contact you via your wireless device for any purpose concerning your GO Prepaid account, including account servicing and collection purposes. For additional assistance, contact customer service at (866) 304-1909.

8. Card Expiration: Your Card is valid through the expiration ("Good Thru") date shown on the Card. If your Card has been active in the last six months, we will mail a replacement Navy Federal GO Prepaid Card to the address on record two months prior to your Card expiring. You can also request a replacement Card by calling (866) 304-1909. Remember to always keep your personal information up to date. Cardholder accounts with no activity and a zero balance will be closed after 365 days of inactivity.

9. Transactions and Limits: Your GO Prepaid Card may be used to purchase goods and services and receive cash back (at participating merchants) wherever Visa Debit Cards are accepted. There is no fee for using your Card to make a purchase at a merchant location; however, participating merchants may impose a fee for the cash-back portion of the transaction. Your GO Prepaid Card may also be used to make balance inquiries and withdraw funds from participating automated teller machines ("ATMs"); however, fees may apply (see "Fees" below for more information). For a list of free ATMs, please check our website at **navyfederal.org**. When you order a Visa GO Prepaid Card for the first time, the minimum initial Card value is $20.00 and the maximum initial Card value is $1,000.00. After you receive the Card, the minimum reload value is $10.00 and the maximum reload value is $5,000.00. The standard daily transaction limit for purchases is $3,000.00. If the Card has $10,000.00 available for purchases or cash withdrawals, additional amounts may not be loaded onto the Card. The maximum amount allowable for cash withdrawals from ATMs and cash back from participating merchants is limited to $600.00 daily. Purchase cash back amounts may also vary depending on store policy. The Account Owner may elect to not allow cash withdrawals on the cardholder's Card and may designate a withdrawal limit less than the maximum allowed. For security reasons, we reserve the right to impose other limits on the transactions you may make using your GO Prepaid Card.

10. Use of Card for Illegal or Risky Transactions: It is your responsibility to comply with all laws when using your Navy Federal GO Prepaid Card. You agree to hold us harmless for any damages or other liability arising from transactions initiated by you for the purpose of conducting illegal activity. We reserve the right to decline authorizations and/or cardholder disputes due to participation in transactions for activities we believe may violate law or pose significant risk to us or our members, such as online gambling.

11. Liability for Failure to Complete Electronic Fund Transfers: If we do not complete a transaction using your GO Prepaid Card on time or in the correct amount, when properly instructed by you according to the terms of this Agreement, we will be liable for damages caused by our failure, with some exceptions. We will NOT be liable in any of the following events:

a. If, through no fault of ours, you do not have enough money available in your GO Prepaid account to make the transfer or transaction

b. If the funds in your account are subject to legal process, such as garnishment or attachment, or if the account is subject to a pledge or security agreement

c. If the ATM where you are making the transfer or transaction does not have enough cash

d. If the ATM was not working properly and you knew about the breakdown when you started the transfer or transaction

e. If, despite reasonable precautions that we have taken, circumstances beyond our control (such as fire, power failure, or flood) prevent the transfer or transaction

12. Foreign/International Transactions: Transactions using your GO Prepaid Card made in foreign countries will post to your account in U.S. dollars and will be charged an International Service Assessment Fee. This fee will be identified as a separate transaction on your online statement. The fee will be assessed on purchases and ATM transactions as follows:

a. Transactions made in foreign countries ("Foreign Transactions") will be charged 1.0% of the transaction amount. Foreign Transactions include internet and ATM transactions made while you are in the U.S. (or in any other location) with merchants that process the transactions in foreign countries.

13. Documentation of Transactions: It is recommended that you obtain a transaction receipt at the time you make any transaction using your GO Prepaid Card at an ATM or Point of Sale (POS) terminal and retain the receipt copy for a period of at least 90 days. Your GO Prepaid account statement will identify the merchant, financial institution, or electronic terminal where transactions are made and the dollar amount of the transaction. You may view your statements and account balances on our website at **navyfederal.org/MyGoPrepaid**.

14. Fees:

Fee Name	Amount
Inactive Fee (after 6 months of no transactions, the Card will be charged $1.00 per month until the balance is depleted or you make another transaction)	$1.00 per month
Visa/PLUS® Network ATM domestic and foreign cash withdrawal and balance inquiry (the terminal owner may charge additional fees and "surcharges" for ATM transactions)	$1.00 per transaction
Lost/Stolen Fee	$5.00
Express Delivery Fee	$5.00
Visa Money Transfer	$0.00

Fee Name	Amount
Text Messaging (message and data rates may apply)	$0.00
Transactions Made in Foreign/International Countries in U.S. Dollars or Foreign Currency	1.0%

15. Refusal to Honor Your GO Prepaid Card: You agree Navy Federal is not responsible or liable for any merchant, financial institution, or other party that refuses to honor your GO Prepaid Card.

16. Ownership and Cancellation of the GO Prepaid Card: The GO Prepaid Card is the property of Navy Federal. Navy Federal has the right to cancel your Card or revoke your Card privileges at any time without your notice. You are also limited to five GO Prepaid Cards at any time. We reserve the right to cancel any Cards that are in excess of the aforementioned limit.

17. Disclosure of Information to Third Parties: Navy Federal will disclose information to third parties about your GO Prepaid Card in any of the following circumstances: if we are unable to complete an electronic transfer because of non-sufficient funds; where it is necessary to complete the transaction; to verify the existence or conditions of your account for a third party, such as a merchant; in order to comply with government agency or court orders; if you give us written permission; or in accordance with our privacy policy. Additionally, you may have agreements with merchants to keep your GO Prepaid Card on file. You acknowledge that Navy Federal may share your Card information with the participating network in order to keep your Card information current and/or facilitate uninterrupted processing of your recurring payments.

18. Stop-Payment for Preauthorized Recurring GO Prepaid Transactions: We can only honor stop-payment for transactions using your GO Prepaid Card on preauthorized recurring transactions or services. If you have told us in advance to make regular payments out of your account, using your GO Prepaid Card, you can request us to stop any of these payments. We must receive your stop-payment request at least three business days prior to the transaction being authorized. You may contact us at (866) 304-1909 or write to us at Visa Debit Processing Service, P.O. Box 026098, Miami, FL 33103. If you request us to stop one of these payments three business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

19. Cardholder Liability for Unauthorized Transactions: NOTIFY US AT ONCE if you believe that your GO Prepaid Card or PIN has been lost, stolen, or used (or may be used) without your authority. The best way to minimize your possible losses is by calling us at the number above.

Timely Notice of Missing GO Prepaid Card: If you notify us within two business days after you learn of the loss or theft of your Card or PIN, your losses will be no more than $50 if someone used your Card or PIN without your permission.

Delayed Notice of Missing GO Prepaid Card: If you fail to notify us within two business days after you learn of the loss or theft of your Card or PIN, your losses may be as high as $500. In this case, you would be liable for unauthorized transactions of up to $50 for the first two business days plus all unauthorized transactions that occur between those first two business days and the day you actually notify us, altogether up to $500. You will only be liable for unauthorized transactions after the first two business days if we can demonstrate that we could have stopped the unauthorized transactions if you had notified us sooner.

Unauthorized Transactions on Statement: If your statement shows transactions that you did not make or authorize, tell us AT ONCE. If you do not tell us within 60 calendar days after the statement has been made available to you, your losses for unauthorized transactions that occur after those 60 days may be unlimited until you actually notify us. You will only be liable for unauthorized transactions after the 60 days if we can demonstrate that we could have stopped the unauthorized transactions if you had notified us. Under certain circumstances, we may extend the notification time period.

20. Navy Federal's Zero Liability Policy for Fraud: In addition to the liability limits above, if you notify us of suspected fraud within 60 days of the statement date on which the fraudulent transactions first appear, we will not hold you responsible for confirmed fraudulent transactions. This Zero Liability policy only covers transactions that have been confirmed by Navy Federal as fraudulent.

21. Billing Error Resolution: The Billing Error Resolution process covers the following errors: unauthorized transactions, including invalid amounts, duplicate transactions, transactions that were paid for by other means, and canceled recurring payments; expected credit not received; and non-receipt of ATM funds or POS cash-back. If you think your statement or receipt has errors, or if you need more information about a transaction listed on your statement or receipt, contact us as soon as possible using the contact information listed above.

You MUST contact us no later than 60 days after we FIRST make available the statement on which the suspected error appeared. You will need to identify yourself and the account, describe the error or the transaction you are questioning, clearly explain why you believe an error exists or why you need more information, and tell us the dollar amount of the suspected error. If you call to report a suspected error, we may require you to send us your concern in writing within 10 business days. If we ask you to put your concern in writing and we do not receive it within 10 business days, we may not provisionally credit (see below) your account.

We may take up to 45 days to investigate your concern; however, for suspected errors involving new accounts, POS, or foreign-initiated transactions, we may take up to 90 days to investigate. If we take longer than 10 business days (20 business days for new accounts) to determine whether an error occurred, we will provisionally credit your account the amount you reported as an error on or before the 10th business day. This Provisional Credit is a temporary credit that allows you to use the money during the time it takes us to complete our investigation. We will report the results of our investigation to you within three business days after completing our investigation. If we determine there was an error, we will promptly correct it. If we determine there was no error, we will send you a written explanation of our findings. You may ask for copies of the documents that we used in making our determination. Any Provisional Credits will be taken out of your account if we determine there was no error, and if there are insufficient funds in your account to cover the reversal of the Provisional Credit, the account may become overdrawn.

22. Other Reasons for Dispute: Disputed transactions that are not covered by our Error Resolution Process, such as defective, damaged, or non-receipt of merchandise or services, or items received "not as described", will be handled at our discretion. Please first make a good faith attempt to resolve discrepancies with the merchant. If your good faith attempt is not successful, we may use our dispute resolution process to act on your behalf and pursue recovery of funds from the merchant, based on your statement supporting your claim, as well as any documentation we may request. We may not be able to recover your funds. We will report the results of the dispute resolution process to you within 120 days; however, we are not obligated to issue a Provisional Credit during the dispute resolution process.

23. Overdrawn Accounts and Negative Balances: GO Prepaid transactions may or may not post the same day as the transaction or the Card's use. If the total of transactions exceeds the Current Balance after all items have posted, your account will be overdrawn and carry a negative balance. You agree to be liable for any negative account balances, and agree to immediately deposit sufficient funds to cover the negative balance. If you do not correct the negative balance within 60 days, an account closure will automatically initiate on your GO Prepaid Card, and you authorize Navy Federal to transfer funds from any account in which you have ownership interest to correct the negative balance. This authorization applies to all funds voluntarily deposited into Navy Federal accounts, including Social Security Funds, as permitted by law. It does not apply to shares in an Individual Retirement Account (IRA). The owner agrees to reimburse Navy Federal for all costs of collection, including reasonable attorney's fees and court costs. We reserve the right to close Cards that have unsatisfied negative balances, which may be charged off as a loss to Navy Federal, and to deny future Card orders.

24. Notice of Claim: Neither Member nor Navy Federal may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Agreement or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Agreement until such party has notified the other party of such alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action.

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