



Credit Card Services

Our Visa® and MasterCard® programs put you in charge

Navy Federal credit cards let you:

- choose from four different types of accounts
- have easy payment options, including 24-hour online Account Access (see next page)
- enjoy peace of mind with zero liability for unauthorized purchases
- be protected when you shop online—just sign up for our CardGuard® program
- have your choice of three payment protection plans[†]—which can cancel your account balances in the event of loss of life, disability or unemployment—including honorable discharge from the military

Navy Federal credit card features:

	nRewards®	goRewards®	Flagship Rewards	Platinum
Credit line*	\$1,000 to \$50,000	\$1,000 to \$50,000	\$1,000 to \$80,000	\$1,000 to \$50,000
APR**	As low as 8.9%	As low as 8.9%	As low as 8.9%	As low as 7.9%
Annual Fee	None	\$18	\$49	None
Cardholders	Single or joint account, authorized users	Single or joint account, authorized users	Single or joint account, authorized users	Single or joint account, authorized users
Grace period on purchases***	25 days	25 days	25 days	25 days
Reward points****	Earn one point with every \$1 of net purchases	Earn one point with every \$1 of net purchases	Earn one point with every \$1 of net purchases	N/A
Rewards return	Rewards up to 1% return on each dollar spent	Rewards up to 1.7% return on each dollar spent	Rewards up to 2.5% return on each dollar spent	N/A
Point redemption	Start redeeming at 2,000 points for merchandise, gift cards and travel-related certificates	Start redeeming at 3,500 points for merchandise, gift cards, cash, travel and experiential rewards	Start redeeming at 10,000 points—good toward purchase of airline tickets (any airline, any time), other travel rewards, gift cards, merchandise or cash	N/A
Point limits	No limit to the number of points earned. Points expire after 4 years.	No limit to the number of points earned. Points expire after 4 years.	Earn up to 100,000 points in a yearly cycle. Points expire after 5 years.	N/A
Auto rental insurance	Yes	Yes	Yes	Yes
Travel accident insurance	None	None	Up to \$250,000	Up to \$1,000,000
Fees for balance transfers or cash withdrawals	No	No	No	No
Other	N/A	N/A	Travel and Emergency Assistance; Extended Warranty Service	Special VIP Desk and Privileges; Travel and Emergency Assistance; Extended Warranty Service



For more detailed information and to apply:

1-888-842-NFCU(6328)
For toll-free numbers when overseas, visit navyfederal.org/overseas/

Collect internationally
1-703-255-8837

TDD for the hearing impaired
1-888-869-5863

Visit navyfederal.org
Or visit a branch

Credit Card Services

A variety of payment options

Take your choice of four payment methods:

- make transfers online through Navy Federal's Account Access
- establish a recurring automatic transfer from checking or savings
- use Navy Federal's Free Web Bill Pay
- send a check through the mail or deposit your monthly payment at a Navy Federal branch or ATM



†Your purchase of a Payment Protection Plan is optional. Whether or not you purchase a Payment Protection Plan will not affect your application for credit or the terms of any existing credit agreement you have with Navy Federal. You may cancel your Payment Protection Plan at any time. If you cancel within 30 days of enrollment, you will receive a full refund of any Payment Protection Plan fees. We will give you additional information before you are required to pay for a Payment Protection Plan. This information will include a copy of the agreement containing the terms of the Plan. There are eligibility requirements, conditions and exclusions that could prevent you from receiving benefits under the Payment Protection Plan. You should carefully read our additional information for a full explanation of the terms of the Payment Protection Plan.

This credit union is federally insured by the National Credit Union Administration.

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* Credit line subject to change. Check navyfederal.org for new products.

** Rates are based on an evaluation of credit history, so your rate may differ. Credit card standard rates apply to purchases, balance transfers, and convenience checks. Credit card cash advance rates will be up to 2% higher than your standard APR.

*** Beginning March 31, 2007, if you do not pay at least the minimum payment by the payment due date on your statement, Navy Federal may charge you a late payment fee of \$20 for each month the payment is past due.

**** nRewards, goRewards and Flagship Rewards points exclude balance transfers, cash advances and convenience checks.