



ARMY
MARINE CORPS
NAVY
AIR FORCE
SPACE FORCE
COAST GUARD
VETERANS

Credit Card Services

For more detailed information and to apply, visit navyfederal.org/creditcards, 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, 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.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

Earn More Rewards at Member Deals²

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.

See which Navy Federal credit card is ideal for you:

	cashRewards Plus	cashRewards	Visa Signature® Flagship Rewards	Navy Federal More Rewards American Express® Card	GO REWARDS®	cashRewards Secured	Platinum
Rewards ³	Unlimited 2% cash back on all purchases ⁴	Unlimited 1.5% cash back on all purchases ⁵	3 points on travel; 2 points on everything else ⁶	3 points at supermarkets; 3 points at restaurants; 3 points on gas and transit; 1 point on everything else ⁷	3 points at restaurants; 2 points on gas; 1 point on everything else ⁸	Unlimited 1% cash back on all purchases ⁹	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 ¹⁰	None ¹⁰	None ¹⁰	None ¹⁰	None ¹⁰	None ¹⁰	None ¹⁰
Annual Fee	None ¹⁰	None ¹⁰	\$49 ¹⁰	None ¹⁰	None ¹⁰	None ¹⁰	None ¹⁰

*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.

**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. ¹Message and data rates may apply. Visit navyfederal.org for more information. ²Rewards are subject to change and vary by merchant. Reward types will be based on the purchasing credit card. ³cashRewards, ⁴cashRewards Plus, and ⁵cashRewards Secured cardholders will receive cash back, Platinum cardholders will receive a statement credit, and all others will receive points. Program excludes Navy Federal Business and Home Equity Line Credit Cards and Navy Federal Debit Cards. ⁶Rewards 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). ⁷cashRewards 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 cashRewards Plus Program Description at navyfederal.org.

See reverse side for additional disclosures.



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Disclosures continued from previous page.

⁵cashRewards 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 cashRewards Program Description at navyfederal.org. ⁶Visa Signature® Flagship Rewards Credit Cards earn 3 points per dollar spent on eligible purchases made on travel and 2 points per dollar spent on 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. ⁷Navy 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. ⁸GO 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. ⁹cashRewards 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 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. ¹⁰As of 11/3/2025, cashRewards Secured card rate is 18% APR and will vary with the market based on the U.S. Prime Rate. All other Navy Federal credit card rates range from 10.74% 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. © 2025 Navy Federal NFCU 1177ep (10-25)