

Navy Federal[®]'s goRewards[®] Card

Program Description



REWARDS	
2,000	Annual Fee credit.
3,500	Selection of merchandise and gift cards.
5,000	\$50 Navy Federal Visa® gift card; selection of merchandise and gift cards; special travel-related rewards; cash back of \$50 deposited to your share savings account.
7,500	\$100 airline travel discount; \$75 Navy Federal Visa gift card; selection of merchandise and gift cards; special travel-related rewards.
9,000	\$100 Navy Federal Visa gift card; selection of merchandise and gift cards; cash back of \$100 deposited to your share savings account.
15,000	\$200 airline travel discount; \$150 Navy Federal Visa gift card; Selection of merchandise and gift cards; special travel-related rewards.
17,000	Selection of merchandise and gift cards.
22,000	Free airline ticket – max value \$300; \$250 Navy Federal Visa gift card; selection of merchandise; cash back of \$250 deposited to your share savings account.
27,000	Selection of merchandise.
28,000	Free airline ticket – max value \$400; selection of merchandise.
30,000	Selection of merchandise; special travel-related rewards; cash back of \$375 deposited to your share savings account.
35,000	Free airline ticket – max value \$500; selection of merchandise; special travel-related rewards.
45,000	Free airline ticket – max value \$750; \$500 Navy Federal Visa gift card; selection of merchandise; special travel-related rewards.
50,000	Cash back of \$625 deposited to your share savings account.
60,000	Free airline ticket – max value \$1,000.
75,000	Free airline ticket – max value \$1,300; special travel-related rewards.

For a complete list of available rewards, please visit navyfederal.org.

As used in this Program Description, the following definitions apply: "Card" refers to a Navy Federal issued *goRewards* card.

"Cardholder," "You" and "Your" refers to any natural person who holds a valid Navy Federal issued *goRewards* card.

"Account" refers to a cardholder's *goRewards* account, which is established to keep a record of reward points earned, redeemed, credited or adjusted.

"Program" refers to the Navy Federal *goRewards* program.

The Navy Federal *goRewards* Program Description contains the Terms and Conditions for participation in the *goRewards* Program. Please read the following Terms and Conditions and keep this Program Description for your records. By using your card, you agree to all of the Terms and Conditions within this Program Description.

1. Navy Federal *goRewards* cardholders will earn one point for every \$1 of net purchases made with a Navy Federal

goRewards card. Points are not earned for cash advances, convenience checks, balance transfers or fees of any kind, including, but not limited to annual fees, finance charges, overlimit fees, late fees, returned check fees and ATM transaction fees. Navy Federal reserves the right to amend the types of transactions that qualify to earn points, including special reward promotions that may be offered from time to time.

2. Points cannot be earned until a goRewards account has been established. Only accounts enrolled in goRewards will qualify to accumulate points. No retroactive credit will be provided. Points are not transferable between Navy Federal rewards programs.
3. goRewards is not associated with any other credit card or rewards program offered by Navy Federal, or any third party. Reward points may not be used in conjunction with any other discount or coupon offer.
4. There are no monthly or annual caps on points earned.
5. Points earned are updated on the date the eligible transaction posts to your account. Points may be used for reward redemptions once they have been credited to the account.
6. Points expire 4 years from the month in which they were earned.
7. Points may be redeemed by accessing your account on **navyfederal.org**, or by calling Navy Federal and accessing your rewards information. Call toll-free in the U.S. 1-888-842-6328. For toll-free numbers when overseas, visit **navyfederal.org**. Use 1-703-255-8837 for collect international calls. The Navy Federal goRewards Service Center is closed on the following observed holidays: New Year's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving and Christmas, and such other days as shall be determined from time to time by Navy Federal.
8. In order to redeem points, your goRewards account must be open, current and within your approved credit line. Points cannot be earned or redeemed on delinquent accounts until the account status is in good standing. Navy Federal reserves the right to determine whether your card meets these qualifications. Points on closed accounts are forfeited and no longer eligible for redemption.
9. Only the primary cardholder or the co-applicant (if any) of a goRewards account may request to redeem reward points. Cardholders who have more than one Navy Federal goRewards account may not combine reward points. A cardholder must pass verification by Navy Federal (or any agent acting on behalf of Navy Federal) in order to redeem reward points. Navy Federal reserves the right to determine, in its absolute discretion, whether a cardholder has been satisfactorily identified.
10. Reward points are the property of Navy Federal. Reward points cannot be purchased, sold, transferred, bartered or assigned in any way. A cardholder is not entitled to compensation from Navy Federal or any other entity if

reward points are forfeited or a goRewards account is terminated for any reason.

11. Navy Federal reserves the right to prohibit any cardholder from participating in the Program. Navy Federal, in its sole discretion, reserves the right to suspend or cancel participation in the Program and declare all reward points forfeited in the event a cardholder is suspected of, or has committed, fraud or a violation of the Program Description or Navy Federal Credit Card Agreement.
12. Determination of tax liability (if any) is the sole responsibility of the cardholder.
13. Administrative point management, redemption and reward fulfillment services are provided by TSYS Loyalty. TSYS Loyalty assumes all liability and responsibility for the provision of services. TSYS Loyalty operates as an independent contractor and is not affiliated with Navy Federal. Neither Navy Federal nor TSYS Loyalty shall be liable for any bodily harm, property damage and/or loss that may result from participation in the Program or a service provider's lack of provision or failure to provide services, for any reason.
14. Navy Federal reserves the right to amend, modify or change this Program Description and the reward offerings at any time and without prior notice. For example and without limitation, Navy Federal may amend or omit some or all of the Program membership levels; change the number of reward points awarded for eligible card transactions or required to redeem rewards; or discontinue offering particular rewards. Navy Federal also reserves the right to terminate the Program at any time without prior notice.
15. The reward requested by the cardholder may be subject to reward specific conditions, restrictions, limitations and/or terms. The following paragraphs identify the general conditions, restrictions, limitations and/or terms applicable to specific rewards and are not intended to be considered an exhaustive recitation of all such conditions, restrictions, limitations and/or terms that may govern the use of specific reward items. Reward item conditions, restrictions, limitations and/or terms may change from time to time and may not be specifically reflected in this document or other Program communications. Cardholders will be subject to all conditions, restrictions, limitations and/or applicable terms or governmental actions relating to the specific reward at the time of redemption. Conditions, restrictions, limitations and/or terms placed in Program communications and listed on or attached to the reward item are binding on the cardholder.
16. All rewards are subject to availability and specific rewards may only be available for certain dates.

AIRLINE TICKETS

17. goRewards points may be redeemed for airline tickets or discounts at the following levels and amounts:

Cardholders may redeem points for a free ticket on a major

7,500 Points	\$100 airline travel discount
15,000 Points	\$200 airline travel discount
22,000 Points	Free airline ticket – max value \$300
28,000 Points	Free airline ticket – max value \$400
35,000 Points	Free airline ticket – max value \$500
45,000 Points	Free airline ticket – max value \$750
60,000 Points	Free airline ticket – max value \$1,000
75,000 Points	Free airline ticket – max value \$1,300

airline carrier providing that the fares, schedules and the ability to generate a ticket (electronic or paper) is possible through the airline reservation system (Global GDS and ARC). Participating air carriers are subject to change. The ticket will be a non-refundable, non-changeable ticket valued at no more than the applicable amount listed in the accompanying redemption chart, including taxes and destination charges. All travel itineraries and supporting documentation will be sent via e-mail when available, otherwise paper documents will be sent via First Class Mail. When electronic tickets are available, and the Cardholder selects paper tickets, a service fee will be assessed by the participating airline at the time of ticketing. Additional costs, such as expedited delivery, are at the Cardholder's expense. Reservation and ticketing must be completed at time of redemption. Round-trip tickets must be booked on the same airline.

Reservations for tickets exclude the use of charters, wholesalers, consolidators and any Internet fares that are not published, available through the GDS or available for ticketing through a certified travel agency. Tickets may be purchased in any individual's name, but the ticket will be sent to the Cardholder's mailing address for security reasons. Airline tickets may not be used in conjunction with any type of coupons, vouchers, Internet fares or companion fares. Any changes to a travel reservation must be made directly with corresponding airline and are subject to penalty fees, or other charges enforced by that carrier. The Cardholder may be subject to customs fees, excess baggage charges or any other charges assessed by governmental entities as a result of travel.

Neither NFCU nor TSYS Loyalty will be responsible for notifying the Cardholder of airline schedule changes. Same-day air travel is not available. Traveler should confirm flight reservations at least 72 hours prior to departure. Cardholders are responsible for obtaining the appropriate international travel documentation, such as passports and visas. All travelers must have valid photo identification upon check-in.

Companion Travel or Non-Redemption Air Travel Booking

The Cardholder may elect to have the Service Center book airline tickets through a major airline carrier providing that the fares, schedules and the ability to generate a ticket are

possible through the Global Reservation System. This service will be subject to a service fee at time of booking.

All airline tickets will be issued the same day as booking and delivered by email (Electronic Ticketing) or via U.S. Postal Service, First Class Mail, postage prepaid for all paper tickets. Priority, 3-5 day delivery, Saturday or international deliveries will be subject to additional shipping charges as imposed by the shipping vendor. All shipping charges beyond First Class Mail will be the sole responsibility of the Cardholder and will be charged to the Cardholder's credit card account at time of reservation.

Cash back Rewards

18. goRewards points may be redeemed for cash back at the following levels and amounts:

5,000 Points	\$50
9,000 Points	\$100
22,000 Points	\$250
30,000 Points	\$375
50,000 Points	\$625

No partial redemptions can be made. Cash redemptions may be requested by logging into *Navy Federal Online Account Access* and using the available link for redemptions. You may also call 1-888-842-6328 and follow the automated prompts to access your goRewards account options. Your share savings account will be credited for the cash within 10 business days.

Annual Fee Credit

19. You may redeem 2,000 points to receive a credit to your goRewards account as a refund of your annual fee. Annual fee redemptions may be requested by logging into *Navy Federal Online Account Access* and using the available link for redemptions. You may also call 1-888-842-6328 and follow the automated prompts to access your goRewards account options. The credit will post to your account within 10 business days.

Merchandise Rewards.

20. Merchandise rewards are offered and provided by independent manufacturers. Merchandise rewards include applicable sales tax and shipping and handling (via First Class Mail or ground delivery or motor freight service within the continental U.S.). Merchandise will not be delivered to PO, APO or FPO boxes. Merchandise will be shipped to cardholder's statement mailing address unless otherwise authorized by Navy Federal. For security reasons, parcel or motor freight couriers may contact the cardholder to arrange delivery of merchandise. It is the responsibility of the Cardholder to respond to the courier in a timely and reasonable manner to facilitate the delivery process. Additional shipping and handling fees for merchandise returned to

vendor due to the Cardholder's failure to make delivery arrangements would be the responsibility of the Cardholder. Please allow four to six weeks for delivery from time of order. The Cardholder will be notified of any delays by postcard, letter or phone call. All merchandise reward orders are subject to product availability and Navy Federal reserves the right to substitute merchandise of equal or greater value. The Cardholder will be notified if the merchandise reward ordered is not available and when it will become available. Navy Federal reserves the right to alter or substitute any or all merchandise rewards at any time without prior notification. Returns are only accepted for merchandise that is damaged, defective or incorrectly shipped. Notification of same must be made within 48 hours of delivery and must be returned within 30 days for credit or shipment of replacement item. If the item is damaged or defective, please contact Navy Federal to report the problem and obtain assistance. The manufacturer's warranty applies to all merchandise rewards. Navy Federal and TSYS Loyalty make no express or implied representation or warranty and will not be liable for injury, damage, loss or expense resulting from your acceptance of use of the reward or from a reward's defect or failure. Navy Federal and TSYS Loyalty disclaim any implied warranty of merchant ability or fitness for a particular purpose.

Gift Cards and Certificates

21. Gift Cards and Certificates (Gift Certificates) may be used to purchase goods or services at participating retailers and, where applicable, for Internet purchases. Gift Certificates are non-transferable unless otherwise noted on the certificate. In the event goods or services received are less than the face value of the Gift Certificate redeemed, the policy of the Gift Certificate provider will determine whether credit or Gift Certificate value for the difference will be given. Gift Certificates are valid at participating reward suppliers only through the expiration date printed on the certificate. Use of any Gift Certificate may be subject to additional restrictions as listed on the certificate. Gift Certificates are not replaceable if lost, stolen, destroyed or expired and are not returnable, exchangeable, refundable or redeemable for cash or credit under any circumstances. Gift Certificates must be surrendered at redemption, are void if altered and no photocopies of Gift Certificates will be honored. Gift Certificates have no value except when used in accordance with the Terms and Conditions of the Program and participating suppliers.

Gift Certificates will be processed next business day and will be delivered by U.S. Postal Service, First Class Mail, postage prepaid within 7 to 10 days of the redemption. Next day or 3- to 5-day express delivery via Federal Express, and Saturday delivery are available for an additional charge. All additional shipping charges for express shipping will be the sole responsibility of the Cardholder and will be charged to the Cardholder's credit card at time of redemption.

Navy Federal Visa Gift Card

22. The Card is not an account, does not earn dividends, is not reloadable and is not federally insured by the National Credit Union Administration. The Card cannot be used to obtain cash, except in the event of its cancellation; for gambling or any unlawful activity; to make regular, pre-authorized payments to third parties; to obtain cash from automated teller machines (ATMs) or any other kind of cash advance; or outside of the United States.

The Card is valid through the expiration date shown on the Card, or until the entire prepaid value associated with the Card has been depleted, whichever comes first. Any transaction attempted after the expiration date will be declined. If a balance remains on your Card after the expiration date, you can request a refund check or a replacement Card. A replacement Card will be mailed to you with the remaining balance less the replacement fee. If you choose a refund, a check will be mailed to you for the remaining value less the cash value unload fee. If you do not request a refund or a replacement Card, a monthly maintenance fee will be deducted until the value becomes zero. Monthly Maintenance Fee - \$5.00. Lost/Stolen or Replacement Fee - \$5.00. Express Delivery Fee - \$5.00. Cash Value Unload Fee - \$10.00. By signing, activating or using the Card or by permitting anyone else to use the Card, you agree to the full terms and conditions. Additional terms and conditions apply. You will receive a full copy of the terms and conditions with the Card.

Car Rentals

23. The renter must meet rental car company standard driver and credit qualifications at the time and place of rental. The renter will be required to execute a rental agreement at the time of rental. The minimum age for rental of a vehicle is 25 unless specifically approved by rental car provider. Rewards do not include taxes, insurance, extra drivers, optional service charges such as refueling or any other fees or charges imposed by the rental location and/or company. The renter may be provided a voucher or certificate as an instrument of securing a rental vehicle. The voucher or certificate must be presented to the rental car company at the time of the rental pickup. Vouchers and certificates are negotiable instruments for the purpose of securing car rental services and cannot be replaced if lost, stolen or destroyed. No change or credit will be issued for unused portions of rewards. The renter is subject to the restrictions and vehicle type listed on the voucher or certificate. Some blackout dates may apply. Neither Navy Federal nor TSYS Loyalty is responsible for the performance of the car rental company. Additional terms and conditions may be imposed by the respective rental car service providers and are incorporated herein by reference. Participating car rental companies and reward offerings are subject to change without notice.

Certificates or vouchers will be processed next business day

and will be delivered by U.S. Postal Service, First Class Mail, postage prepaid within 7 to 10 days of the redemption. Next day or 3- to 5-day express delivery via Federal Express, and Saturday delivery are available for an additional charge. All additional shipping charges for express shipping will be the sole responsibility of the cardholder and will be charged to the cardholder's card at time of redemption.

Hotel Certificates, Gift Cheques, Checks or Currency Certificates

24. All reward certificates, gift cheques, checks or currency certificates must be presented and surrendered at time of check-in or time of transaction. Hotels and/or resorts may require advance deposits to reserve accommodations.

Accommodations are subject to availability at time of reservations and blackout dates may apply due to seasonal periods or special events. Reward certificates, gift cheques, checks or currency certificates are not redeemable for cash and are void if sold for cash or other consideration. Reward certificates are not replaceable if lost, stolen, destroyed or expired. Reward certificates are not redeemable and are void if altered, photocopied, reproduced or damaged in any way. Reward certificates may not be resold and are valid through the expiration date printed on the front of the certificate and cannot be extended beyond the expiration date. Reward certificates, gift cheques, checks or currency certificates may not be valid where restricted by law. Certificates and Cheques will be processed next business day and will be delivered by U.S. Postal Service, 1st Class Mail, postage prepaid within 7 to 10 days of the redemption. Next day or 3- to 5-day express delivery via Federal Express, and Saturday delivery are available for an additional charge. All additional shipping charges for express shipping will be the sole responsibility of the cardholder and will be charged to the cardholder's card at time of redemption.

Vacation Packages and Cruises

25. All travel packages must be booked a minimum of 60 days prior to travel date or Cardholder will incur additional fees. Traveler must meet the eligibility requirements established by the travel provider. Travel packages may only be booked through the Service Center. Travel packages may not be combined with upgrade Certificates, frequent traveler promotions or other reward programs, promotional or discount Certificates, vouchers, Internet fares, companion fares, group travel, convention fares or special rate programs. Travel packages that have been booked may not be cancelled and are not eligible for any refund in part or whole. No interim price reductions will be considered or offered once the booking has been completed. After booking, any additional special handling may result in the imposition of additional fees. Vacation packages do not include airfare unless specifically stated as part of the package.

goRewards Online

Members with NFO access may view their goRewards point history and redeem points on navyfederal.org 24 hours a day by logging on to *Navy Federal Online*® Account Access and using the available link when viewing the goRewards account information.

goRewards Service

Toll-Free in the U.S. • 1-888-842-6328

For Toll-Free numbers when overseas, visit **navyfederal.org**

Collect Internationally • 1-703-255-8837

Check your goRewards point balance
24 hours a day.

To redeem points, call between
9:00 am to 9:00 pm Eastern time