

Navy Federal More Rewards American Express® Card

PROGRAM DESCRIPTION



NAVY 
FEDERAL
Credit Union[®]

navyfederal.org
1-888-842-6328

Rewards

1,000	Digital downloads, including apps.
3,500	Selection of merchandise and gift cards.
5,000	Selection of merchandise and gift cards; special travel-related rewards; cash back of \$50 deposited to your savings account.
7,500	\$75 airline travel discount; selection of merchandise and gift cards; special travel-related rewards.
10,000	Selection of merchandise and gift cards; cash back of \$100 deposited to your savings account.
15,000	\$150 airline travel discount; selection of merchandise and gift cards; special travel-related rewards.
17,000	Selection of merchandise and gift cards.
25,000	Max value \$250; \$250 Navy Federal Visa® Awards Card; selection of merchandise; cash back of \$250 deposited to your savings account.
27,000	Selection of merchandise.
28,000	Max value \$280; selection of merchandise.
37,500	Selection of merchandise; special travel-related rewards; cash back of \$375 deposited to your savings account.
40,000	Max value \$400; \$400 Navy Federal Visa Awards® Card; selection of merchandise; special travel-related rewards.
45,000	Max value \$450; selection of merchandise; special travel-related rewards.
50,000	Cash back of \$500 deposited to your savings account.
60,000	Max value \$600.
75,000	Max value \$750; 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 More Rewards American Express® Card.

“Cardmember,” “you,” and “your” refer to any natural person who holds a valid Navy Federal More Rewards American Express® Card account.

“Account” refers to a Cardmember’s Navy Federal More Rewards American Express® Card account, which is established to keep a record of reward points earned, redeemed, credited, or adjusted.

“Program” refers to the Navy Federal More Rewards program.

This Navy Federal More Rewards American Express® Card Program Description contains the terms and conditions for participation in the Program. Please read the following terms and conditions, and keep this Program Description for your records. By using your Card, you agree to all the terms and conditions within this Program Description.

1. Navy Federal More Rewards American Express® Cardmembers will earn 3x points per \$1 spent with the Card at supermarkets, 3x points per \$1 spent on gas, 2x points per \$1 spent on restaurants, and 1 point per \$1 spent everywhere else American Express cards are welcomed. “Net purchases” means the sum of your eligible purchase transactions minus returns and refunds. For example, if you purchase eligible merchandise for \$100, but later

return \$20 of merchandise from that purchase, you will receive rewards based on a “net” purchase amount of \$80. Eligible purchase transactions do not include, and rewards are not earned for, the following transactions: cash advances; convenience checks; balance transfers; or fees of any kind, including finance charges, late fees, returned check fees, ATM transaction fees, and foreign transaction fees. Navy Federal cash equivalent transactions, such as the purchase, loading, or re-loading of Navy Federal gift and prepaid cards (e.g., Navy Federal gift cards, American Express Gift Cards, GO Prepaid Cards), are also not eligible purchase transactions and do not earn rewards. A Navy Federal More Rewards American Express® Card, supermarket, gas, or restaurant purchase may only earn 1 point per dollar spent if:

- the merchant’s code is not categorized as a supermarket, gas, or restaurant purchase, even if the product or service you purchase appears to qualify for the additional points;
- the merchant uses a mobile or wireless card reader, or if the purchase is made with an electronic wallet (e.g., Google Wallet™) or through a third party (e.g., PayPal™); or
- the purchase is not made directly from the provider of the goods or services.

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 Navy Federal More Rewards American Express® Card account has been established. Only accounts enrolled in Navy Federal More Rewards American Express® Card will qualify to accumulate points. No retroactive credit will be provided. Points are not transferable between Navy Federal rewards programs.
3. Navy Federal More Rewards American Express® Card 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.
7. Points may be redeemed by accessing your Navy Federal More Rewards American Express® Card account at **navyfederal.org** or by calling Navy Federal and accessing your rewards information. Call toll-free in the U.S. at 1-888-842-6328. For toll-free numbers when overseas, visit **navyfederal.org**. Use 1-703-255-8837 for collect international calls. Check your Navy Federal More Rewards American Express® Card point balance and redemption history through the Navy Federal app, available on iPhone®, iPad®, Android™, and Kindle Fire. The Navy Federal More Rewards American Express® Card Service Center is closed on the following observed holidays: New Year’s Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving, Christmas, and such other days as shall be determined from time to time by Navy Federal.

8. In order to redeem points, your Navy Federal More Rewards American Express® Card account must be open and current. 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 account meets these qualifications. Points on accounts closed by Navy Federal are forfeited and no longer eligible for redemption. If you choose to close your account, points must be redeemed at time of closure, or else rewards earned by that account will be forfeited. To request redemption and closure, please call 1-888-842-6328.
9. Only the primary Cardmember or an additional Cardmember (if any) of a Navy Federal More Rewards American Express® Card account may request to redeem reward points. Cardmembers who have more than one Navy Federal More Rewards American Express® Card account may not combine reward points. A Cardmember 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 Cardmember has been satisfactorily identified.
10. Reward points are the property of Navy Federal. Reward points have no cash value and cannot be purchased, sold, transferred, bartered, or assigned in any way (including upon death, divorce, or a bankruptcy filing). A Cardmember is not entitled to compensation from Navy Federal or any other entity if reward points are forfeited or a Navy Federal More Rewards American Express® Card account is terminated for any reason.
11. Navy Federal reserves the right to prohibit any Cardmember 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 rewards forfeited in the event a Cardmember is suspected of, or has committed, fraud or a violation of the Program Description or Navy Federal Credit Card Agreement. Unauthorized transactions will not earn rewards.
12. Determination of tax liability (if any) is the sole responsibility of the Cardmember.
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. If we do make any changes to this Program Description guide, we will post an updated copy on https://www.navyfederal.org/pdf/creditcards/NFCU_821AMEX.pdf.

15. The reward requested by the Cardmember 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. Cardmembers 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 Cardmember.
16. All rewards are subject to availability, and specific rewards may only be available for certain dates.
17. Upon the death of a Cardmember, a surviving joint Cardmember, if any, becomes the sole Card account owner, and all previously earned rewards are available for redemption to the surviving joint Cardmember. If there are no surviving joint Cardmembers, but the deceased is survived by an authorized user on the Card account, the authorized user is not eligible to redeem previously earned rewards. The authorized user may, however, redeem the rewards if he or she applies and is approved to assume the Card account balance. To be approved to assume the Card account, the authorized user must submit an application for a Card account and be approved for a credit line equal to or greater than the amount of the remaining account balance. If approved, the authorized user will be liable for the remaining account balance. Authorized users seeking to assume an account balance should carefully consider whether the value of the earned rewards outweighs the liability of the remaining account balance. If there are no surviving joint Cardmembers or authorized users, earned rewards are forfeited. The deceased's estate, regardless of how it is established, is not eligible to redeem or receive rewards earned on the Card account.

Airline Tickets

18. Navy Federal More Rewards American Express® Card points may be redeemed for airline tickets. Please see examples below:

7,500 points	Max value \$75	35,000 points	Max value \$350
15,000 points	Max value \$150	45,000 points	Max value \$450
22,000 points	Max value \$220	60,000 points	Max value \$600
28,000 points	Max value \$280	75,000 points	Max value \$750

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 email when available, otherwise paper documents will be sent via First-Class Mail. When electronic tickets are available and the Cardmember 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 Cardmember'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 global distribution system, 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 Cardmember'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 the corresponding airline and are subject to penalty fees or other charges enforced by that carrier. The Cardmember may be subject to customs fees, excess baggage charges, or any other charges assessed by governmental entities as a result of travel.

Neither Navy Federal nor TSYS Loyalty will be responsible for notifying the Cardmember of airline schedule changes. Same-day air travel is not available. Traveler should confirm flight reservations at least 72 hours prior to departure. Cardmembers 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

19. The Cardmember may elect to have the Service Center book airline tickets through a major airline carrier, provided that the fares, schedules, and ability to generate a ticket are available 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 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 Cardmember and will be charged to the Cardmember's Card at time of reservation.

Cash-Back Rewards and Pay With Points Rewards

20. Navy Federal American Express® More Rewards Card points may be redeemed for cash back at a per-point basis (e.g., 10,000 points for \$100), credited to your Navy Federal savings account.

5,000 points	\$50
10,000 points	\$100
15,000 points	\$150
20,000 points	\$200

25,000 points	\$250
30,000 points	\$300
35,000 points	\$350
40,000 points	\$400

45,000 points	\$450
50,000 points	\$500
75,000 points	\$750
100,000 points	\$1,000

Navy Federal More Rewards American Express® Card points may also be redeemed through Pay With Points for transactions that have already posted to your account in the past 90 days. Pay With Points is valid for up to three transactions totaling a minimum of \$50. Transaction redemptions are at a per-point basis (e.g., \$51.11 Sports Authority backpack for 5,111 points) and will be credited to your statement.

No partial redemptions can be made. Cash redemptions may be requested by logging on to Navy Federal Online Banking and using the available link for redemptions. You may also call 1-888-842-6328 and follow the automated prompts to access your Navy Federal More Rewards American Express® Card account options. Pay With Points redemptions may be made on the NFCU rewards site. Your savings account or statement credit will be credited for the amount within 10 business days.

Merchandise Rewards

21. 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 the Cardmember's statement mailing address unless otherwise authorized by Navy Federal. For security reasons, parcel or motor freight couriers may contact the Cardmember to arrange delivery of merchandise. It is the responsibility of the Cardmember 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 Cardmember's failure to make delivery arrangements are the responsibility of the Cardmember. Please allow four to six weeks for delivery from time of order. The Cardmember will be notified of any delays by postcard, letter, or phone call. All merchandise reward orders are subject to product availability, and Navy Federal Credit Union reserves the right to substitute merchandise of equal or greater value. The Cardmember 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 merchantability or fitness for a particular purpose.

Gift Cards and Certificates

22. 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 and 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 the 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 3-5 day express delivery via Federal Express and Saturday delivery are available for additional charges. All additional shipping charges for express shipping will be the sole responsibility of the Cardmember and will be charged to the Cardmember's Card account at time of redemption.

Navy Federal Visa Awards Card

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

The funds on your Awards Card expire with the Card. Your Awards Card expiration date is embossed on the front of the Card. You can make purchases using your Card until either you reach the expiration date shown on the Card or you have used the full value of the Card. Any transaction attempted after the expiration date will be declined.

Additional terms and conditions apply. You will receive a full copy of the terms and conditions with the Awards Card.

Car Rental Rewards

24. 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 the 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 the 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 3-5 day express delivery via express courier and Saturday delivery are available for additional charges. All additional shipping charges for express shipping will be the sole responsibility of the Cardmember and will be charged to the Cardmember's Card account at time of redemption.

Hotel Certificates, Gift Cheques, Checks, or Currency Certificate Rewards

25. 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, 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, First-Class Mail, postage prepaid within 7 to 10 days of the redemption. Next day or 3-5 day express delivery via express courier and Saturday delivery are available for additional charges. All additional shipping charges for express shipping will be the sole responsibility of the Cardmember and will be charged to the Cardmember's Card account at time of redemption.

Vacation Packages and Cruise Rewards

26. All travel packages must be booked a minimum of 60 days prior to the travel date, or Cardmember 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 canceled 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.

JustGive Certificates

27. JustGive Certificates have no expiration date. JustGive Certificates must be redeemed through JustGive's website, **justgive.org**, for charitable donations to any of the 1,000,000 nonprofits listed on the website. Gift Certificates cannot be used to purchase JustGive Certificates. JustGive Certificates are not redeemable for cash and cannot be returned for a cash refund. Any unused balance will be placed in the recipient's JustGive Certificate account and is not transferable. If your transaction exceeds the amount of your JustGive Certificate, you must pay for the balance with your Navy Federal Card. JustGive is not responsible for lost or stolen Gift Certificates. JustGive will have the right to close donor accounts and request alternative forms of payment if a fraudulently obtained Gift Certificate is redeemed through the JustGive website. In the event a Gift Certificate code is non-functional, your sole remedy, and Navy Federal's sole responsibility, shall be the replacement of said Gift Certificate.

Navy Federal More Rewards American Express® Card - Online Access

Members with Navy Federal Online® access may view their Navy Federal More Rewards American Express® Card point history and redeem points on navyfederal.org

24 hours a day by logging on to Navy Federal Online Banking and using the available link when viewing Navy Federal More Rewards American Express® Card account information.

Navy Federal More Rewards American Express® Card - Customer Service

Call toll-free • 1-888-842-6328

For toll-free numbers when overseas, visit navyfederal.org

Collect internationally • 1-703-255-8837

Check your Navy Federal More Rewards American Express® Card point balance 24 hours a day on your Navy Federal app. Available on iPhone, iPad, Android, and Kindle Fire. To redeem points by phone, call between 9:00 am and 9:00 pm, Eastern Time.

Message and data rates may apply. Visit **navyfederal.org** for more information. iPhone® and iPad® are registered trademarks of Apple, Inc. Android™ is a trademark of Google, Inc. Amazon, Kindle, Fire and all related logos are trademarks of Amazon.com, Inc. or its affiliates. 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.