



Visa Signature®
GO REWARDS®

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
0.00	████	01/28/2019	105.32	XXXX XXXX XXXX █████	\$.

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL
P.O. BOX 3500
MERRIFIELD VA 22119-3500



** 0020617

0010532000000000406095590715749340609559071574934

Visa Signature®
GO REWARDS®
Page 1 of 4

ACCOUNT NUMBER XXXX XXXX XXXX █████
ACCESS NUMBER █████

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	████
Payments	████
Other Credits	████
Purchases	████
Cash Advances	████
Fees Charged	████
Interest Charged	████
New Balance	\$105.32
Past Due Amount	████
Credit Limit	\$24,500.00
Available Credit	\$24,394.68
Cash Limit	\$12,250.00
Available Cash	\$12,250.00
Statement Closing Date	01/03/2019
Days in Billing Cycle	31

PAYMENT INFORMATION		
New Balance		\$105.32
Minimum Payment Due		NONE
Payment Due Date		01/28/2019
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	7 months	\$109

QUESTIONS
Credit Card Services 1-888-842-6328
Send Billing Inquiries To: Navy Federal Credit Union P.O. Box 3501 Merrifield VA 22119-3501
Send Payments To: Navy Federal P.O. Box 3500 Merrifield VA 22119-3500
To view your account online visit navyfederal.org .
If you would like information about credit counseling services, go to https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 or call 1-888-503-7106.

REWARD POINT SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Expired/Purged	End Balance
████	████	████	████	████	████	3,418
Redemptions are not permitted on closed or delinquent accounts.						

Rewards Details			
Rewards for Jan 2019	Qualified Spend	Rewards Points	
Restaurants	\$0.00 @ 3x	0	
Gas Stations	\$0.00 @ 2x	0	
Other Eligible Purchases	\$307.74	307	
Total This Period	\$307.74	307	
Total Reward Year to Date	\$307.74	307	

CREDIT CARD CHANGE OF ADDRESS

NFCU ACCOUNT NO.		VISA ACCOUNT NO.		
RANK/RATE	NAME (FIRST	MI	LAST	SUFFIX)
NEW ADDRESS				
CITY		STATE		ZIP CODE
APPLICANT OR CO-APPLICANT SIGNATURE				
THIS ADDRESS CHANGE IS APPLICABLE TO:		HOMETELEPHONE		
<input type="checkbox"/>	VISA ONLY	()		
<input type="checkbox"/>	ALL APPLICANT'S NFCU ACCOUNTS	WORK TELEPHONE		
<input type="checkbox"/>	JOINT OWNER(S)-IF NFCU SAVINGS IS A JOINT ACCOUNT	()		

Information About Your Visa® Account

Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free1-888-842-6328
 Collect internationally1-703-255-8837
 For toll free numbers when overseasnavyfederal.org/overseas/
 Emergency Assistance1-800-VISA-911
 Emergency Assistance (from overseas, call collect)1-410-581-9994

Variable Rate Information: Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay. Your APR is adjusted monthly on the first business day of the month; it is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first day of the previous month. Your Margin is a percentage amount that we determine based on an evaluation of your credit history.

Payments: Payments may be made by mail, electronic transfer, or at a branch in person. All payments must be made in U.S. dollars. Payments you mail must be addressed to Navy Federal, P.O. Box 3500, Merrifield, VA 22119-3500. Payments we receive by mail at this address by 5:00 pm ET will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account may not be commingled with funds designated for credit to other Navy Federal accounts. We will accept late or partial payments without forfeiting any of Navy Federal's rights under this Agreement. Payments that are marked "paid in full" and that are of an amount less than the balance on the credit card account, or that are marked with any other restrictive endorsements, should be sent to P.O. Box 3501, Merrifield, VA 22119, Attn: Credit Card Division.

Transactions Made in Foreign Currency: All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date.

Paying Interest: Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers, and convenience checks on the transaction date.

ATM Cash Advance Fees: None if performed at a Navy Federal branch or ATM. Otherwise **\$0.50** per domestic transaction or **\$1.00** per overseas transaction. If you use your card at an ATM not operated by Navy Federal, you may be charged an ATM fee by the owner of the ATM.

How We Determine The Amount Of Interest Charges: Navy Federal calculates interest charges on your account by applying the periodic rate to the average daily balance of your account, including current transactions. To get the average daily balance, we take the beginning balance of your account each day, add new purchases and cash advances, and subtract any payments, credits, and unpaid interest charges to give us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. You can find your "average daily balance" for each billing cycle in the "Balance Subject to Interest Rate" column of your statement.

Payment Allocation: In general, we will apply your minimum payment to the overlimit amount (if any), interest, and fees first before applying it to principal balances. If your account has balances with different APRs, we will apply the minimum payment first to the balance with the lowest APR before balances with higher APRs. Any payment amount in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on APR.

Billing Rights Summary

What to Do if You Think You Find a Mistake on Your Statement
 If you think there is an error on your statement, write to us at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

In your letter, give us the following information:

- *Account information:* Your name and account number
- *Dollar amount:* The dollar amount of the suspected error
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in *writing* or electronically. You may call us, but if you do, we are not required to investigate any potential errors, and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in *writing* or electronically at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

TRANSACTIONS					
PAYMENTS AND CREDITS					
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount
12/28/18	12/28/18				

TRANSACTIONS					
GLENDA ANDERSON-LAYNE xxxx xxxx xxxx					
Trans Date	Post Date	Reference No.	Description		Amount
12/20/18	12/21/18				
12/20/18	12/21/18				
12/20/18	12/21/18				
12/20/18	12/21/18				
12/20/18	12/21/18				
12/20/18	12/21/18				
12/21/18	12/24/18				
12/21/18	12/24/18				
12/22/18	12/24/18				
12/23/18	12/24/18				
12/23/18	12/24/18				
12/25/18	12/26/18				
12/30/18	12/31/18				
12/30/18	12/31/18				
12/30/18	12/31/18				
12/30/18	12/31/18				
12/30/18	12/31/18				
12/30/18	12/31/18				
12/30/18	12/31/18				
12/30/18	12/31/18				
12/31/18	01/02/19				

2019 TOTALS YEAR-TO-DATE	
Total Fees charged in 2019	\$0.00
Total Interest charged in 2019	\$0.00

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	10.99% (v)	\$0.00	\$0.00
Cash Advances	12.99% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	10.99% (v)	\$0.00	\$0.00
(v) = Variable Rate			
* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.			

CONQUER YOUR DEBT

Achieve financial victory with a low rate APR Balance Transfer. Just transfer your high rate balance from another lender to your Navy Federal Credit Card.

Learn more: navyfederal.org/myBT Insured by NCUA.



Visa Signature®
GO REWARDS®

MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
0.00	0.00	02/28/2019	0.00	XXXX XXXX XXXX [REDACTED]	\$.

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL
P.O. BOX 3500
MERRIFIELD VA 22119-3500



** 0020757

00000000000000000000406095590715749340609559071574938

Visa Signature®
GO REWARDS®
Page 1 of 4

ACCOUNT NUMBER XXXX XXXX XXXX [REDACTED]
ACCESS NUMBER 5737231

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$105.32
Payments	-\$105.32
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$0.00
Past Due Amount	\$0.00
Credit Limit	\$24,500.00
Available Credit	\$24,500.00
Cash Limit	\$12,250.00
Available Cash	\$12,250.00
Statement Closing Date	02/03/2019
Days in Billing Cycle	31

PAYMENT INFORMATION	
New Balance	\$0.00
Minimum Payment Due	NONE
Payment Due Date	02/28/2019
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.	
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	

QUESTIONS
Credit Card Services
1-888-842-6328

Send Billing Inquiries To:
Navy Federal Credit Union
P.O. Box 3501
Merrifield VA 22119-3501

Send Payments To:
Navy Federal
P.O. Box 3500
Merrifield VA 22119-3500

To view your account online visit navyfederal.org.

If you would like information about credit counseling services, go to <https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111> or call 1-888-503-7106.

IMPORTANT NOTICES
"INFORMATION REGARDING YOUR MINIMUM PAYMENT DUE" - YOUR MINIMUM PAYMENT DUE IS 2% OF YOUR STATEMENT BALANCE OR \$20 (WHICHEVER IS GREATER), PLUS ANY PAST DUE AMOUNT. YOU MUST PAY THIS AMOUNT TO KEEP YOUR ACCOUNT IN GOOD STANDING.

REWARD POINT SUMMARY						
Start Balance	Earned	Bonus	Redeemed	Adjusted	Expired/Purged	End Balance
3,418	0	0	0	0	0	3,418
Redemptions are not permitted on closed or delinquent accounts.						

Rewards Details		
Rewards for Feb 2019	Qualified Spend	Rewards Points
Restaurants	\$0.00 @ 3x	0
Gas Stations	\$0.00 @ 2x	0
Other Eligible Purchases	\$0.00	0
Total This Period	\$0.00	0
Total Reward Year to Date	\$307.74	307

CREDIT CARD CHANGE OF ADDRESS

NFCU ACCOUNT NO.		VISA ACCOUNT NO.		
RANK/RATE	NAME (FIRST	MI	LAST	SUFFIX)
NEW ADDRESS				
CITY		STATE		ZIP CODE
APPLICANT OR CO-APPLICANT SIGNATURE				
THIS ADDRESS CHANGE IS APPLICABLE TO:		HOMETELEPHONE		
<input type="checkbox"/>	VISA ONLY	()		
<input type="checkbox"/>	ALL APPLICANT'S NFCU ACCOUNTS	WORK TELEPHONE		
<input type="checkbox"/>	JOINT OWNER(S)-IF NFCU SAVINGS IS A JOINT ACCOUNT	()		

Information About Your Visa® Account

Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free1-888-842-6328
 Collect internationally1-703-255-8837
 For toll free numbers when overseasnavyfederal.org/overseas/
 Emergency Assistance1-800-VISA-911
 Emergency Assistance (from overseas, call collect)1-410-581-9994

Variable Rate Information: Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay. Your APR is adjusted monthly on the first business day of the month; it is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first day of the previous month. Your Margin is a percentage amount that we determine based on an evaluation of your credit history.

Payments: Payments may be made by mail, electronic transfer, or at a branch in person. All payments must be made in U.S. dollars. Payments you mail must be addressed to Navy Federal, P.O. Box 3500, Merrifield, VA 22119-3500. Payments we receive by mail at this address by 5:00 pm ET will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account may not be commingled with funds designated for credit to other Navy Federal accounts. We will accept late or partial payments without forfeiting any of Navy Federal's rights under this Agreement. Payments that are marked "paid in full" and that are of an amount less than the balance on the credit card account, or that are marked with any other restrictive endorsements, should be sent to P.O. Box 3501, Merrifield, VA 22119, Attn: Credit Card Division.

Transactions Made in Foreign Currency: All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date.

Paying Interest: Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers, and convenience checks on the transaction date.

ATM Cash Advance Fees: None if performed at a Navy Federal branch or ATM. Otherwise **\$0.50** per domestic transaction or **\$1.00** per overseas transaction. If you use your card at an ATM not operated by Navy Federal, you may be charged an ATM fee by the owner of the ATM.

How We Determine The Amount Of Interest Charges: Navy Federal calculates interest charges on your account by applying the periodic rate to the average daily balance of your account, including current transactions. To get the average daily balance, we take the beginning balance of your account each day, add new purchases and cash advances, and subtract any payments, credits, and unpaid interest charges to give us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. You can find your "average daily balance" for each billing cycle in the "Balance Subject to Interest Rate" column of your statement.

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- *Account information:* Your name and account number
- *Dollar amount:* The dollar amount of the suspected error
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in *writing* or electronically. You may call us, but if you do, we are not required to investigate any potential errors, and you may have to pay the amount in question.

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- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
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- We can apply any unpaid amount against your credit limit.

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To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in *writing* or electronically at:

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TRANSACTIONS					
PAYMENTS AND CREDITS					
Trans Date	Post Date	Reference No.	Description	Submitted By	Amount
01/13/19	01/14/19	74060959014068590110003	NFO PAYMENT RECEIVED	XXXX XXXX XXXX	\$105.32
TOTAL PAYMENTS AND CREDITS					\$105.32

2019 TOTALS YEAR-TO-DATE	
Total Fees charged in 2019	\$0.00
Total Interest charged in 2019	\$0.00

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	11.24% (v)	\$0.00	\$0.00
Cash Advances	13.24% (v)	\$0.00	\$0.00
Bal Trf/Conv Chk*	11.24% (v)	\$0.00	\$0.00
(v) = Variable Rate			
* Bal Trf/Conv Chk = Balance Transfer or Convenience Check. There is no grace period to avoid interest. Interest is assessed from the transaction date to the date the amount is paid in full.			

CONQUER YOUR DEBT

Learn more: navyfederal.org/myBT

Achieve financial victory with a low rate APR Balance Transfer. Just transfer your high rate balance from another lender to your Navy Federal Credit Card.

Insured by NCUA.





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GOREWARDS®

■ Page 4 of 4