

## Information About Your Visa® Account

### Important Telephone Numbers for Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free ..... 1-888-842-6328  
Collect internationally..... 1-703-255-8837  
For toll-free numbers when overseas..... [navyfederal.org/overseas/](http://navyfederal.org/overseas/)  
Emergency Assistance ..... 1-800-VISA-911  
Emergency Assistance (from overseas, call collect)..... 1-410-581-9994

**Variable Rate Information:** Your APR may vary. Rates are determined and adjusted monthly, on the first business day, by adding a Margin to the highest Prime Rate published in the *Wall Street Journal* on the first day of the previous month. The Margin is determined based on an evaluation of each member's credit history. The Margin will range from 4.74% to 14.74% based on product type.

**Penalty APR:** The Penalty APR will apply if you are over 60 days past due or you make a payment that is returned and causes your account to be over 60 days past due. The Penalty APR will apply until you make six consecutive minimum monthly payments when due.

**Payments:** All payments made to us must be in U.S. dollars. Payments must be mailed to Navy Federal, PO Box 3500, Merrifield, VA 22119-3500. Payments received by 5:00 pm at that location 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.

**Foreign Transactions:** 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 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. In addition, if a cash advance is issued from an ATM, the following transaction fees will apply:

**CONUS locations—\$0.50      Overseas Locations—\$1.00**

The transaction fee will appear on your next statement. If you use your card at an ATM not operated by Navy Federal, you may be charged a surcharge or an ATM fee by the owner of the ATM. This charge will appear on your Navy Federal statement. There is no ATM fee if you obtain a credit card cash advance from a Navy Federal 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."

**Error on Your Bill:** If a charge that you do not recognize appears on your bill, check with the other persons who have access to the account to be sure it is not a charge they made. If it is not, contact the merchant and attempt to resolve the matter. You should also follow the instructions in the Billing Rights Summary.

### 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  
820 Follin Lane  
Vienna, VA 22180

You may also contact us on the Web at [navyfederal.org](http://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  
820 Follin Lane  
Vienna, VA 22180

You may also contact us on the Web at [navyfederal.org](http://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.