#### Tax Center

Get tips for easy filing and faster refunds.

## **FREE Navy Federal Events**

Attend our FREE Home Buying and Financial Seminars.

## Military Life

Get tips for your next PCS or deployment and learn about the perks available to you in honor of your service.

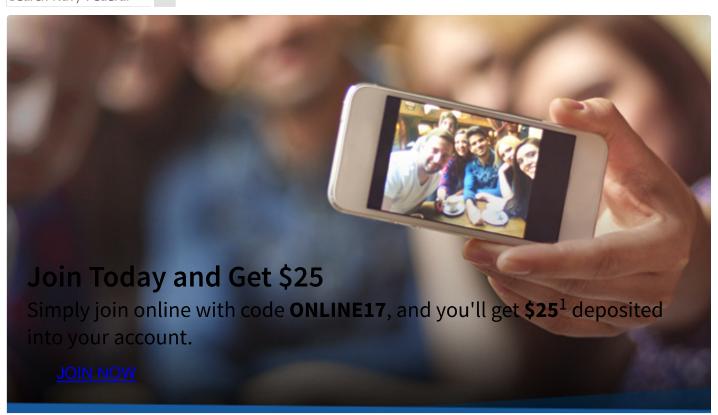
## Work Life

Transition easily from the military to the civilian job or your next job with these great resources.

## **Calculators**

Determine monthly payments, make loan comparisons, check progress on retirement and more with our calculators.

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**Members Get More** 



# Help Making Smart Financial Decisions



#### Products and Services Tailored to Meet Your Needs



## Anytime Assistance and Access to Your Accounts

# **Additional New-Member Offers**

# **Special Rate on Credit Card Balance Transfers**

Enjoy a 2.99% intro APR for 12 months on balance transfers. After that, the variable APR between 8.49% to 18% applies. Plus, for a limited time, earn a 2% statement credit on purchases made on Amazon.com for the first 6 months when you apply for a new credit card through the mobile app.<sup>2</sup>

## **Get \$200 for Auto Refinances**

Refinance your current auto loan from another lender and get \$200 credited to your account.<sup>3</sup>

## Exclusive Share Certificate and IRA/ESA Offer

You can get a great 2.00% APY on a new Share or IRA Certificate. Start with as little as \$50 and earn guaranteed returns for 17 months.<sup>4</sup>



OUR TOP FIVE REASONS TO #JOINTHEFAMILY

Membership is open to DoD and Coast Guard personnel, including Active Duty, retired, reserve, National Guard, DoD civilians and contractors, as well as immediate family members (grandparents, parents, spouses, siblings, children and grandchildren) of current members and those who are eligible for membership.

<sup>1</sup>Offer valid between 1/3/2017 and 2/28/2017 and can expire anytime without prior notice. Must be eligible to join. Must be 18 or older to join online to receive bonus. Recipient is solely responsible for any personal tax liability arising out of the acceptance of this incentive. Account must be in good standing for credit to be processed. \$5 minimum balance is required to open and maintain savings account and to obtain bonus. If you have not funded your new membership savings account at the time the bonus is credited, we will hold the minimum \$5 share required for your membership. Annual Percentage Yield (APY) 0.25%, effective 12/26/2016. Bonus deposited within seven to fourteen business days of account opening. Fees may reduce earnings, and rates may change. Use promo code ONLINE17. Members are entitled to one promo code for the year. <sup>2</sup>Currently, rates range from 8.49% APR to 18% APR, are based on creditworthiness, and will vary with the market based on the 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 overseas transaction. Balance transfer offer: Application must be submitted by 3/1/2017. Offer excludes Navy Federal Business and Home Equity Line Platinum credit cards. Offer valid for balance transfers from non-Navy Federal credit cards requested within 30 days of account opening. Balance transfers are not eligible to earn rewards. Navy Federal reserves the right to refuse duplicate balance transfer requests. Maximum total transfer amount is limited to your approved credit line, but no single balance transfer can be greater than \$30,000. Balance transfers using convenience checks are excluded from this offer. If you transfer a balance with this offer, interest will be charged on purchases made with your credit card unless your purchases have a 0% APR or you pay the entire balance (including any transferred balances) in full each month by the payment due date. The 2% cash back offer for Amazon.com is valid only for new Navy Federal cardholders who apply through the mobile app. Receive 2% cash back on net purchases made at Amazon.com within the first 6 months of account opening. "Net purchases" means the sum of your eligible purchase transactions minus returns and refunds. The cash back will post in the form of a statement credit, which will appear on statements within 8 weeks from when the transaction posts to the account. Account must be open and not in default at the time the credit posts to your account. Recipient is solely responsible for any personal tax liability arising out of the acceptance of this statement credit incentive. Excludes Navy Federal Business and Home Equity Line Platinum credit cards. This offer is valid from 1/3/2017 to 3/1/2017. Message and data rates may apply. Visit navyfederal.org for more information. <sup>3</sup>Existing Navy Federal loans not eligible for this offer. Loan must remain open 60 days with first scheduled payment made in order to receive the offer. \$200 will be credited to the primary applicant's savings account between 61 and 65 days of the loan origination date. If the auto refinance loan is canceled or paid off in the first 60 days, the \$200 offer will become invalid. Offer may expire at any time. Recipient is solely responsible for any personal tax liability arising out of this incentive. <sup>4</sup>This offer, including the stated APY, is effective December 5, 2016. Navy Federal reserves the right to end or modify this offer at any time. Members can open a limited number of Special 17-Month Certificates; one share certificate and one IRA certificate. Each Special 17-Month Certificate has a \$50 minimum and a \$50,000 maximum balance. Additional deposits are allowed at any time, subject to the maximum balance. Penalties apply for early withdrawals from certificates.

Since 1933, Navy Federal Credit Union has grown from seven members to over 6 million members. And since that time, our vision statement has remained focused on serving our unique field of membership:

Be the most preferred and trusted financial institution serving the military and their families.

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Equal Housing Lender | Important Information About Opening a New Account | APY = Annual Percentage Yield | APR = Annual Percentage Rate

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- \*Rates are based on an evaluation of credit history, so your rate may differ.
- ++Rates are variable and based on an evaluation of credit history, so your rate may differ.
- \*Message and data rates may apply. Terms and Conditions are available.