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Get \$25 When You Join Today.¹

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Members Get More

If you're looking for a financial institution that puts your needs first, you found it. **Join online** using **Promo Code ONLINE18**, and we'll start you off with **\$25**.¹

As a member, you'll receive:

- Help making smart financial decisions
- Products and services tailored to meet your needs
- 24-hour assistance and access to your accounts

Who Is Eligible?

Navy Federal membership is open to all members of the armed forces, the DoD, veterans and their families.

Plus, Enjoy These Great Offers:

- Member-only exclusive rates and specials

Yes, it's that easy, but hurry—this offer expires Feb. 28, 2018.



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[\\$200 Cash
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Auto Refinanc](#)

[Refinance
your current
auto loan
with us from
another
lender and
get \\$200](#)



[\\$100
Bonus⁴
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¹Offer valid between 1/2/2018 and 2/28/2018 and can expire anytime without prior notice. To receive the \$25 bonus, you must apply online, be eligible to join and be at least 18 years of age. This offer may not be combined with any other new-member offers at the time of account opening. Eligibility is open to members of the Coast Guard, all Department of Defense uniformed personnel, reservists, Active Duty, retired, veterans, Army and Air National Guard, DoD civilian employees, contractors and their immediate family. Promo code ONLINE18 must be mentioned at the time of joining for account to be credited. \$5 minimum balance is required to open and maintain membership 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 11/2/2017. Bonus deposited within 14 business days of membership being established. Accounts must be in good standing for credit to be processed. Fees may reduce earnings, and rates may change. Navy Federal employees and their immediate family are not eligible to participate in these programs. Recipient is solely responsible for any personal tax liability arising out of the acceptance of these incentives.

²Currently, rates range from 6.99% APR to 18% APR, are based on product type and creditworthiness, and will vary with the market based on the U.S. 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. \$49 annual fee for Visa Signature Flagship Rewards. Balance transfer offer: Offer excludes Navy Federal Business and Home Equity Line Platinum credit cards. Offer valid for balance transfers requested at the time of application and only from non-Navy Federal credit cards. 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. 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. Limit of one promotional offer at account opening. Offer valid for accounts applied for from 1/2/18 to 2/28/18.)

³Existing 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.

⁴This offer is effective December 4, 2017 and can end or be modified at any time. Offer only available to members who open their first IRA plan and deposit a minimum of \$100 in the new IRA account no later than 45 days after account opening. Limit one IRA \$100 bonus per member. Once funds have been deposited to the IRA, Navy Federal will credit the bonus directly into your new IRA account within 30 days. The IRA \$100 bonus will be credited to your IRA in the form of a dividend and will not be reportable as a contribution. Penalties apply for early withdrawals from the certificate, including any earned dividends. Members should consult a tax consultant or obtain legal advice regarding any tax implications related to the dividend. Taxes related to the IRA \$100 bonus are the member's responsibility. Navy Federal does not provide tax advice. Other restrictions may apply.

Since 1933, Navy Federal Credit Union has grown from seven members to over 7 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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24/7 Member Services: **1-888-842-6328** | Routing Number: **256074974**



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APY = Annual Percentage Yield | APR = Annual Percentage Rate

+Rates are based on an evaluation of credit history, so your rate may differ.