

**Rates and Fees Table**  
**Cash Back World Mastercard®**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>0.00%</b> introductory APR for the first 6 billing cycles from date of account opening.</p> <p>After that, your APR will be <b>18.49%</b> to <b>28.49%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate. *</p>
<b>APR for Balance Transfers</b>	<p><b>0.00%</b> introductory APR for the first 12 billing cycles from the date of account opening.</p> <p>After that, your APR will be <b>18.49%</b> to <b>28.49%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate. *</p>
<b>APR for Cash Advances</b>	<p><b>29.49%.</b></p> <p>This APR will vary with the market based on the Prime Rate. *</p>
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>Paying Interest</b>	<p>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.</p> <p>We will begin charging interest on cash advances, balance transfers, and convenience checks on the transaction date.</p>
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.50.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p><b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau</b></p> <p>at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></p>
<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li><b>Balance Transfer</b></li> <li><b>Cash Advance</b></li> </ul>	<ul style="list-style-type: none"> <li>Either <b>\$10</b> or <b>5%</b> of the amount of each transfer, whichever is greater.</li> <li>Cash Loans and ATM Loans: Either <b>\$10</b> or <b>up to 5%</b> of the amount of each advance, whichever is greater.</li> </ul>

<ul style="list-style-type: none"> <li>• <b>Foreign Transaction</b></li> </ul>	<ul style="list-style-type: none"> <li>• Cash Equivalent Transactions: Either <b>\$10</b> or <b>up to 5%</b> of the amount of each advance, whichever is greater.</li> <li>• Either <b>\$1.50</b> or <b>3%</b> of the U.S. dollar amount of each transaction, whichever is greater.</li> </ul>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Returned Payment</b></li> <li>• <b>Over-the-Credit Limit</b></li> </ul>	<ul style="list-style-type: none"> <li>• Up to <b>\$40</b></li> <li>• <b>\$35</b></li> <li>• <b>None</b></li> </ul>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)". See your Cardmember Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardmember Agreement.

**Loss of Introductory APR:** We may end your introductory APR if you make a late payment. Your APR will revert to the APR charged for Purchases.

**\*How We Will Calculate Your Variable Rates:** Your variable rates may change when the Prime Rate changes. Your APR for Purchases and Balance Transfers may vary monthly and will be reset on the first day of each billing cycle by adding the index to a margin of **11.49 - 21.49** percentage points. The APR for Cash Advances may vary monthly and will be reset on the first day of each billing cycle by adding the index to a margin of **22.49** percentage points. The index is determined monthly, and it is the Prime Rate published in the northeastern edition of *The Wall Street Journal* in its Money Rates table on the tenth day of the preceding month rounded up to the nearest one-quarter of a percentage point. If the tenth day of the preceding month is not a business day, we will use the Prime Rate published on the preceding business day.

The information about costs of the card described in this application is accurate as of January 1, 2026. This information may have changed after that date. To find out what may have changed, call us at 401-233-4700.

**SEE NEXT PAGE for more important information about your Account.**

**TERMS & CONDITIONS OF OFFER:**

Authorization: When you ("you", "your" means each person who submits the application) submit this application to Navigant Credit Union, ("Navigant", "we", or "us"), you hereby certify, acknowledge and agree to the following:

1. You have read the accompanying application and any supporting documentation you agree with all of the terms and conditions of the offer.
2. You understand this offer is nontransferable.
3. You are at least 18 years old and you understand you must be at least 18 years old to qualify.
4. In order to be eligible for this offer, your residential address must be in one of the following locations: RI, MA, CT, NH, VT, ME, NY, NJ, PA, FL. All authorized users must have a residential address within the United States.
5. All information and representations you provided in connection with the application, including any supporting documentation, is true, correct, and complete and you agree to notify us promptly of any material change(s). If you omit any information on this application, we may deny your request for an account.
6. All of your statements are true and correct in every detail and represent your financial condition as of the date of this application.
7. If the credit is approved and an account is opened, we will provide the Consumer Credit Card Cardmember Agreement, and you agree to the terms of this application and the Consumer Credit Card Cardmember Agreement by: submitting the application, using the account or any card associated with the account, authorizing their use, or making any payment on the account. The account may be canceled within thirty (30) days after receiving the card and the account has not been used
8. If the request for credit is approved, you agree to pay all fees related to the extension of credit and you agree to establish and maintain a Navigant share account. Although membership with Navigant is required, there is no membership fee to become a member of Navigant.
9. The rates, fees, and terms may change, and Navigant has the right to change the account terms of (including the Annual Percentage Rates), or add new terms to, the Consumer Credit Card Cardmember Agreement governing the extension of credit, at any time, subject to applicable law, and without further notice to you.
10. Navigant reserves the right to change the benefit features associated with the card account at any time.
11. You authorize Navigant to obtain credit bureau reports, employment, and income information about you that Navigant will use when considering the application for credit. Navigant may obtain and use information about your accounts with Navigant and others such as checking, deposit, investment, and utility accounts from credit bureaus and other entities. You understand that Navigant may investigate and exchange reports regarding information about you with credit reporting agencies and others in order to approve or decline this application, service your account, close your accounts and/or restrict accounts and services

and manage the relationship. You also authorize Navigant to obtain credit bureau reports and any other information about you in connection with: a) extensions of credit on this account; b) the administration, review or collection of my account; and c) offering you enhanced or additional products and services.

12. You understand that Navigant may check credit and trade references in reviewing the above and disclose information about Navigant's credit experience with you, as authorized by law.
13. You understand that if you ask, Navigant will provide the name and address of any consumer reporting agency that provides a consumer credit report to Navigant.
14. Before we approve you for a credit card, we will review your credit report, including financial information, and the information you provide. Based on this review, you may receive a card with different costs or you may not receive a card.
15. You understand that an applicant, if married, may apply for a separate account.
16. We reserve the right to approve or decline applications on the basis of our standard credit terms and policies. If an account is approved, all cardmembers will have access to 100% of the approved credit access line and any amount over the credit access line that we authorize.
17. **By submitting an application, acceptance, or authorized use of any Card, you grant, specifically as a condition of the use of a credit card issued to you, a security interest in all joint and individual consumer share accounts now or hereafter maintained by you with Navigant or any of its affiliates to satisfy all liabilities incurred under the Consumer Credit Card Cardmember Agreement; you understand if the credit card loan account becomes delinquent, this security interest may be used without further notice to pay all or part of such delinquency. This security interest does not apply to shares in an Individual Retirement Account.**
18. **You acknowledge that Navigant has the right to enforce a statutory lien against the shares and dividends on deposit in all joint and individual accounts, and any monies held by Navigant now or in the future, owned you to the extent of any outstanding obligations to Navigant, as that amount varies. You acknowledge that Navigant may enforce the right without further notice to you.**
19. The card is intended primarily for consumer use.
20. You authorize Navigant to provide your application information and any updated application information you provide to its affiliate(s) in connection with other accounts that you may have with those affiliates.
21. Cardmembers who currently have or have had a Navigant credit card in any rewards program, may not be eligible for a second Navigant credit card in the same rewards program. Likewise, Navigant cardmembers currently receiving promotional pricing, or Navigant cardmembers with a history of only using their current or prior Navigant card for promotional pricing offers, are not eligible for a second Navigant credit card with promotional pricing.
22. By providing your telephone number(s), including any wireless phone number, you are giving Navigant, its affiliates, agents, assigns and service providers permission

to contact you at that number(s) provided, about this account and all of your accounts with Navigant. You understand and agree your consent allows the use of text messages, artificial or prerecorded voice messages and automatic dialing technology for informational and account servicing, but not for sales or telemarketing. Message and data rates may apply.

23. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults in your account may be reflected on your credit report.

**USA PATRIOT Act:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Our policies may also require additional information about you or any person associated with you or with the account during application to assure that we comply with "Know Your Customer" requirements. We may decline your application if we are unable to obtain information in order to satisfy our "Know Your Customer" requirements. By opening an account with us, you confirm that neither you or any authorized user is covered by any sanctions programs administered or enforced by the U.S. Department of the Treasury, Office of Foreign Asset Control.

**Military Lending Act Information:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please call us at 1-888-725-1535 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

**New York Residents:** We may obtain a credit report in connection with this account, including for any review, modification, renewal or collections associated with this account. Upon your request, you will be informed whether such report was requested and, if so, the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Department of Financial Services at 800-342-3736, at [consumers@dfs.ny.gov](mailto:consumers@dfs.ny.gov), or via [www.dfs.ny.gov](http://www.dfs.ny.gov) to obtain a comparative listing of credit card rates, fees and grace periods.

**The Navigant Cash Back Rewards Program** is governed by the terms and conditions set forth in the Rewards Guide. Details on how to access and review the Rewards Guide will be provided with your card. The Rewards Guide will explain the program, including the following: A) Earn cash back rewards points on all eligible net purchases. A net purchase is the amount of a purchase less any credits, returns and adjustments. Certain transactions do not qualify for cash back rewards points. For example, balance transfers, cash advances, account fees or charges, interest charges, life insurance charges, money orders, wire transfers, lottery tickets, gambling charges, or unauthorized charges to your account do not earn cash back rewards. Please refer to the Rewards Guide for complete program terms and conditions. B) Cash Back Rewards points will expire after five (5) years (60 months) from the date they are earned, unless they are forfeited beforehand if: (i) the account is closed by you or us, for any reason such as inactivity or otherwise as further set forth in the Agreement, or (ii) the account is no longer in good standing and remains in default for three (3) consecutive payments. C) Program is subject to change. D) You are solely responsible for any taxes that may be owed as a result of Cash Back Rewards Points earned and/or redeemed. Please consult your tax advisor. E) Other terms may apply and will be included in the Agreement.

Please note that purchases are submitted and categorized by the merchant. Merchants are assigned a merchant code, which is determined by the merchant or its processor based on the products and services they primarily sell. Navigant Credit Union does not choose the merchant code or control how purchases are classified. A purchase will not receive an additional bonus pertaining to the category if the merchant code is not eligible.

This credit card is issued by Navigant Credit Union.