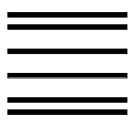


Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>10.74% to 17.99%</b> VARIABLE when you open your account, based on your creditworthiness. After that, APR will vary with the market based on the prime rate*.
APR for Balance Transfers	Same as purchase APR. This APR will vary with the market based on the prime rate*.
APR for Cash Advances	Same as purchase APR. This APR will vary with the market based on the prime rate*.
Penalty APR and When It Applies	Purchase APR plus 2.00% This APR may be applied to your account if: 1) Your account is 30 days or more late twice within a six-month period 2) You go over 105% of your credit limit twice within a six-month period <b>How long will the penalty APR apply?: If your APR is increased for any of these reasons, the penalty APR will apply until you make six consecutive minimum payments when due and do not exceed your credit limit during that time period. Introductory or special rates are terminated and your standard rate is applied.</b>
How to Avoid Paying Interest on Purchases	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 and balance transfers on the transaction date.
Minimum Periodic Fee in Lieu of Interest	\$2.00, if the balance is not paid in full by the due date reflected on the monthly statement and the periodic interest calculation for the period is less than \$2.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	WWW.CONSUMERFINANCE.GOV/LEARNMORE
Fees	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> <li>Balance Transfer: Either \$10 or 0.50% of the amount of each transfer, whichever is greater (Maximum fee \$50).</li> <li>Cash Advance: Either \$5 or 3% of the amount of each cash advance, whichever is greater (Maximum fee \$75).</li> <li>Foreign Transaction: None</li> </ul>
Penalty Fees	<ul style="list-style-type: none"> <li>Late Payment: \$5 if my balance is less than \$500; \$15 if my balance is between \$500 and \$1500; \$30 if my balance is greater than \$1500</li> <li>Over-the-Credit-Limit: \$25</li> <li>Returned Payment: \$20</li> </ul>
<b>How We Calculate Your Balance:</b> We use a method called "average daily balance (including new purchases)." *See your account agreement for more details. <b>Billing Rights:</b> Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.	

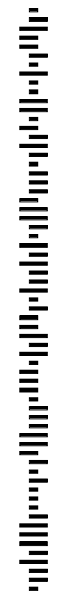
NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL PERMIT NO. 421 GARDENA CA

POSTAGE WILL BE PAID BY ADDRESSEE

NORTHROP GRUMMAN FEDERAL CREDIT UNION  
PO BOX 47009  
GARDENA CA 90247-9984



CALIFORNIA BRANCHES

**Gardena - Main office**  
879 W. 190th Street  
Gardena, CA 90248  
ATM

**Azusa**  
1100 W. Hollyvale Street  
Azusa, CA 91702  
ATM

**El Segundo**  
**902 Building Lobby 2**  
One Hornet Way  
El Segundo, CA 90245  
ATM

**Hawthorne - Triumph Facility**  
3901 Jack Northrop Avenue  
Hawthorne CA 90250  
ATM

**Kearny Mesa**  
9326 Spectrum Center Dr.  
San Diego CA 92123

**Downtown Los Angeles**  
One Gateway Plaza  
Los Angeles, CA 90012  
ATM

**Palmdale**  
41943 N. Sierra Highway  
Palmdale, CA 93550  
*ATM at the branch and on site at Northrop Grumman Palmdale, CA 93550*

**Rancho Bernardo**  
17066 Goldentop Road  
San Diego CA 92127  
ATM

**Space Park - Bldg S**  
One Space Park Drive  
Bldg S, Suite 1950  
Redondo Beach, CA 90278  
ATM

**Space Park - Bldg R6**  
3301 Aviation Blvd.  
Bldg R6 Café  
Manhattan Beach, CA 90266

EASTERN REGION BRANCHES

**Melbourne**  
2000 W. NASA Blvd.  
Bldg 221 Cafeteria  
Melbourne, FL 32902  
ATM

**St. Augustine - Bldg 60**  
5000 US 1 North  
St. Augustine, FL 32095  
ATM

**Rolling Meadows**  
600 Hicks Road  
Rolling Meadows, IL 60008  
ATM

**Lake Charles**  
4400 Sen. J. Bennett Johnston Ave.  
Lake Charles, LA 70615  
ATM

**Airport Park - Suite 101**  
898 Airport Park Rd  
Glen Burnie, MD 21061  
ATM

**Central Building**  
7323 Aviation Blvd  
Linthicum, MD 21090

**West Quest Building**  
1580 B West Nursery Rd  
Linthicum Heights, MD 21090

**McLean**  
7575 Colshire Drive  
McLean, VA 22102  
ATM

**NGC Corporate Office**  
2980 Fairview Park Drive  
Falls Church, VA 22042  
ATM

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CREDIT CARDS



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## WHAT DO YOU WANT FROM YOUR CREDIT CARD?

Just like our members, each of our 8 credit cards is a little bit different — but they do have one big thing in common. No matter which one you choose, you'll get a lifetime of better perks and bigger savings every time you swipe.

### 3 NGFCU™ Mastercard® Options

#### 1. Cash Rebate Mastercard

Get a 1.5% cash rebate<sup>1</sup> back on every purchase.

#### 2. Low Rate Mastercard

NGFCU Low Rate program allows members to save on revolving balances.

#### 3. CURewards™ Mastercard

Earn a point toward great travel and merchandise rewards with every dollar you spend on all purchases.

### 5 NEW NGFCU Visa® Card Options

#### 1. Cash Rebate Visa Card

Get a 1.5% cash rebate<sup>1</sup> back on every purchase.

#### 2. Low Rate Visa Card

Our very low rate Visa Card has big savings on revolving monthly balances.

#### 3. CURewards™ Visa Card

Earn a point toward great travel and merchandise rewards with every dollar you spend on all purchases.

#### 4. Signature Rewards Visa Card

Earn points toward great rewards, plus get great signature perks for home and travel like 24-hour roadside assistance, travel and emergency assistance services, warranty and purchase security services, and more.

#### 5. Signature Cash Rebate Visa Card

Get a 1.5% cash rebate<sup>1</sup> back on every purchase, plus great signature perks for home and travel like 24-hour roadside assistance, travel and emergency assistance services, warranty and purchase security services, and more.

#### Big Perks ALL Our Cards Have in Common:

- Credit lines up to \$40,000<sup>2</sup>
- No annual fee
- Online account management
- Low minimum payment of 2.50% of your statement balance
- Surcharge-free currency conversions
- Five (5) Northrop Grumman inspired card designs

#### Whatever Card You Pick, You'll Save

Apply online in minutes at [ngfcu.us](http://ngfcu.us) or call us today at **800.633.2848**.



800.633.2848 | [www.ngfcu.us](http://www.ngfcu.us)

See terms and conditions for rates, fees and other cost information.

Choose one of these exclusive card designs available in Mastercard or Visa.



B-2 Above the Clouds



B-2 Reflecting Old Glory



One World



Global Hawk



T-38 Talon

#### Select Card Image

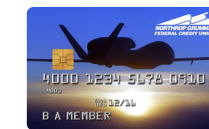
B-2 Above the Clouds

B-2 Reflecting Old Glory

One World

Global Hawk

T-38 Talon



#### Check One

Mastercard®

Low Rate

Rewards

Rebate

Visa®

Low Rate

Rewards

Rebate

Signature Rewards

Signature Cash Rebate

#### APPLICANT PERSONAL INFORMATION

Requested Credit Limit \$ \_\_\_\_\_

Name (specify if Jr., II, etc.) \_\_\_\_\_ Social Security # \_\_\_\_\_

Present Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Years of Residency \_\_\_\_\_

Previous Address if less than 2 years \_\_\_\_\_

Phone ( \_\_\_\_\_ ) \_\_\_\_\_  Home  Cell  Work ( \_\_\_\_\_ ) \_\_\_\_\_

Housing Payment:  Rent  Own  Other Amount: \$ \_\_\_\_\_ Monthly household income \$ \_\_\_\_\_

Marital Status (Complete only if you reside in a community property state):  Married  Unmarried  Separated Date of Birth \_\_\_\_\_

Ages of Dependents (other than spouse) \_\_\_\_\_ Driver's License #: \_\_\_\_\_ State: \_\_\_\_\_ Exp. (MM/YY): \_\_\_\_\_

#### EMPLOYMENT HISTORY/SOURCE OF INCOME

Present Employer \_\_\_\_\_ Position \_\_\_\_\_

Gross Monthly Income (Please submit a copy of your current pay stub) \$ \_\_\_\_\_

Previous Employer (if present is less than 5 years) \_\_\_\_\_ Position \_\_\_\_\_

Location \_\_\_\_\_ Employment Dates (MM/YY) From \_\_\_\_\_ To \_\_\_\_\_

Source of other income (if applicable) \_\_\_\_\_ \$ \_\_\_\_\_  Monthly  Quarterly  Annual

#### CO-BORROWER PERSONAL INFORMATION

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Name (specify if Jr., II, etc.) \_\_\_\_\_ Social Security # \_\_\_\_\_

Present Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Years of Residency \_\_\_\_\_

Previous Address if less than 2 years \_\_\_\_\_

Phone ( \_\_\_\_\_ ) \_\_\_\_\_  Home  Cell  Work ( \_\_\_\_\_ ) \_\_\_\_\_

#### CO-BORROWER EMPLOYMENT HISTORY/SOURCE OF INCOME

Present Employer \_\_\_\_\_ Position \_\_\_\_\_

Gross Monthly Income (Please submit a copy of your current pay stub) \$ \_\_\_\_\_

Previous Employer (if present is less than 5 years) \_\_\_\_\_ Position \_\_\_\_\_

Location \_\_\_\_\_ Employment Dates (MM/YY) From \_\_\_\_\_ To \_\_\_\_\_

#### PERSONAL REFERENCE (not at same household)

Name \_\_\_\_\_ Relation \_\_\_\_\_ Phone Number \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

You viewed and read the entire **Credit Application**, loan disclosure and notices before you signed it. I (We) acknowledge that the information on the Credit Application is true and accurate and authorize the Credit Union to obtain a credit report on me (us). I will receive a copy of the loan disclosure with the credit card and can cancel the loan after reviewing the disclosure before using the card. We may rely on, and enforce, the **Credit Application** and loan disclosure in the electronic form or as a paper version of the electronic form.

**X** \_\_\_\_\_ DATE \_\_\_\_\_ **X** \_\_\_\_\_ DATE \_\_\_\_\_  
SIGNATURE CO-BORROWER SIGNATURE

FOR OFFICE USE ONLY: REC BY \_\_\_\_\_ DATE \_\_\_\_\_

Apply online @ [www.ngfcu.us](http://www.ngfcu.us)

NGFCU CREDIT CARD APPLICATION

DETACH HERE FOR MAILING

<sup>1</sup> Your rebate amounts to 1.5% of every purchase transaction accumulated through the February billing cycle and transferred to your regular share account in March.

<sup>2</sup> Approved credit line can be allocated between two cards. Minimum credit line on any card is \$500. Ask for more details.

NGFCU is a trademark of Northrop Grumman Federal Credit Union.