



## cashRewards Credit Card Enhanced Rewards FAQs:

QUESTIONS	ANSWERS
I already have a <b>cashRewards</b> card and direct deposit with Navy Federal. Do I need to do anything else to earn 1.75% cash back?	<b>No—there’s nothing else you need to do. You’ll automatically start earning 1.75% cash back on every purchase you make with your cashRewards card.</b>
I have a <b>cashRewards</b> card, but I don’t have direct deposit with Navy Federal. Will my cash back amount change?	<b>You’ll continue to earn 1.5% cash back on every purchase you make with your card. If you’d like to start earning 1.75% cash back, simply enroll in direct deposit with Navy Federal.</b>
If I already have direct deposit with Navy Federal, what happens if I apply for a <b>cashRewards</b> card and get approved?	<b>If you already have direct deposit, you’ll start earning 1.75% cash back as soon as you activate your new cashRewards card and start using it.</b>
What happens if I apply for a <b>cashRewards</b> card and get approved, but I don’t have direct deposit with Navy Federal?	<b>You’ll earn 1.5% cash back on every purchase with your new card. If you decide to set up direct deposit at a later date, you’ll automatically start earning 1.75% cash back.</b>
Is there a limit to the amount of cash back I can earn?	<b>No. Whether you earn 1.75% or 1.5% cash back, there’s no limit to the cash back you can earn.</b>
Can I apply for a <b>cashRewards</b> card and then enroll in direct deposit later?	<b>Of course. You’ll earn 1.5% cash back on every purchase. Then, as soon as you enroll in direct deposit, you’ll start earning 1.75% cash back on your purchases.</b>
How does this change my cash-back rewards?	<b>If you already have direct deposit with Navy Federal, you’ll automatically start earning 1.75% cash back on every purchase you make with your cashRewards card. If you don’t have direct deposit, you’ll continue to earn 1.5% cash back.</b>
How do I set up direct deposit?	<b>To set up direct deposit, you’ll need to provide your employer with information about your Navy Federal account. You’ll also need to fill out an enrollment form based on whether your paycheck comes from military service, a government agency or a non-government employer.</b>  <b>For more details, visit our <a href="#">direct deposit</a> page.</b>
What qualifies as Direct Deposit?	<b>Direct deposit is defined as a recurring ACH from your employer, military pay, or certain government agency pay or benefits deposited into your Navy Federal deposit account. There is no minimum amount required.</b>
Will my cash back amount stay at 1.75%?	<b>You’ll continue to earn 1.75% cash back for as long as you maintain direct deposit with Navy Federal. If you cancel your direct deposit, you’ll still earn 1.5% cash back.</b>
Are there restrictions on when I can redeem my rewards?	<b>No. Whether you receive 1.75% or 1.5% cash back, you can redeem your rewards as soon as you earn them.</b>