

How do I earn points?

You earn 3 points for every \$1 of net purchases at restaurants, 2 points for every \$1 of net purchases at gas stations, and 1 point for \$1 of net purchases on everything else. "Net purchases" means the sum of your eligible purchase transactions minus returns and refunds excluding cash advances, balance transfers and convenience checks. Eligible purchase transactions do not include, and rewards are not earned for, Navy Federal cash equivalent transactions, such as the purchase, loading, or re-loading of Navy Federal prepaid and gift cards (e.g., Navy Federal gift cards, Visa Buxx or GO Prepaid cards).

When do I begin to earn points?

As soon as you receive and activate your new Visa Signature GO REWARDS card, you can begin earning points. Your outstanding points are updated daily based on the posting date of each purchase.

How do I check the number of points I have?

You can check your latest point balance and redemption history by selecting MyRewards. You can also check your latest points by calling the Redemption Center at 1-855-575-4642 Monday through Sunday from 9am - 9pm EST, with the exception of major holidays, when the Redemption Center is closed.

Will my points appear on my monthly statement?

Your point balance will appear on your monthly statements. Additionally, your daily updated point balance is available anytime via this website or by calling the Redemption Center at 1-855-575-4642 Monday through Sunday from 9am - 9pm EST, with the exception of major holidays, when the Redemption Center is closed.

What can I redeem my points for?

You may redeem your points for a wide variety of gift cards and merchandise as well as cash back, airline travel and other travel related rewards. You may also use points for transactions made on your credit card.

How many points does it take to redeem for Cash Back?

You can redeem for cash back starting at 5,000 points for \$50 and increasing in \$50 increments up to \$1,000.

Cash Back Amount Points Required

\$50	5,000
\$100	10,000
\$150	15,000

\$200	20,000
\$250	25,000
\$300	30,000
\$350	35,000
\$400	40,000
\$450	45,000
\$500	50,000
\$550	55,000
\$600	60,000
\$650	65,000
\$700	70,000
\$750	75,000
\$800	80,000
\$850	85,000
\$900	90,000
\$950	95,000
\$1,000	100,000

How do I redeem points?

Simply redeem online or on the mobile app by selecting your item of redemption and adding to cart or confirming travel to complete a redemption online, or by calling the Redemption Center at 1-855-575-4642 Monday through Sunday from 9am - 9pm EST, with the exception of major holidays, when the Redemption Center is closed.

Do I have to pay shipping costs?

Domestic regular first class mail is free. However, if you select an expedited shipping method, you will be charged the applicable fee to your Visa Signature GO REWARDS card.

What if the merchandise or gift card is damaged or stolen?

Please contact the Redemption Center at 1-855-575-4642 Monday through Friday from 9am – 9pm, EST, with the exception of major holidays, when the Redemption Center is closed.

How many points can I earn in one year?

There is no limit to the number of points you can earn monthly or annually.

When do my points expire?

There is no expiration of points while the account is open.

If I redeem my points for cash, in what form will I receive my cash back?

The appropriate cash amount will be deposited into the primary cardholder's Navy Federal savings account within 3 to 5 business days.

What are Virtual Gift Cards?

Virtual Cards are electronic gift cards which are available for viewing and printing, or re-gifting immediately upon completing your order. Your virtual card will contain a code that can be used online or printed out for use in stores, as soon as you receive it!

When will I receive my Virtual Gift Card?

You will receive an email confirming your virtual card order immediately after redemption. Your virtual card can be accessed via the "View Reward" link immediately upon completing your order. You also can access your virtual card at a later time through your Redemption Activity. This means that you can start shopping at your favorite stores faster than ever.

Can I re-gift my Virtual Gift Card?

After you complete your redemption and access your virtual card, the Card Toolbox allows you the option to select "Send as Gift." You can customize the gift card by adding a personal message. After you enter the recipient's name and email address you can electronically re-gift the virtual card. Once this is complete you will receive a confirmation email that the virtual card has been electronically re-gifted. You also have the option to add a personal message and print your virtual card for re-gifting.

What if I do not receive my Virtual Gift Card after redemption?

Please contact the Redemption Center at 1-855-575-4642 Monday through Sunday from 9am – 9pm, EST, with the exception of major holidays, when the Redemption Center is closed.

What if I have a problem using my virtual gift card with the merchant?

Please contact the Redemption Center at 1-855-575-4642 Monday through Sunday from 9am – 9pm, EST, with the exception of major holidays, when the Redemption Center is closed.

How do I use Pay with Points?

On the Rewards Site, under My Profile click on Account Activity then click on the Rewards History drop down menu and select Pay with Points. Pay with Points will show the past 90 day's transactions. You may select up to three (3) transactions totaling \$50 or more and use your points to obtain a statement credit to your account for the corresponding amount. **Please note the statement credit does not count as a payment to your account.**

How do I use points for booking a Hotel?

In the Rewards Site Travel page, choose Hotel and provide the desired timeframe and destination information. Choose your hotel and room(s) and apply points accordingly. Complete your reservation and you will receive a confirmation email. Terms and Conditions apply. You may also book by calling the Redemption Center at 1-855-575-4642 Monday through Sunday from 9am - 9pm EST, with the exception of major holidays, when the Redemption Center is closed.

Can I use points for renting a Car?

You may use points, points plus cash or all cash for car rental reservations with select car rental companies as shown available on the rewards website or when making reservations directly with a Redemption Center agent. The Redemption Center can be reached at 1-855-575-4642 Monday through Sunday from 9am - 9pm EST, with the exception of major holidays, when the Redemption Center is closed.

Can I use points for Cruises and Vacation Packages?

Cruises can be booked by calling the Redemption Center at 1-855-575-4642 Monday through Friday from 9am - 6pm EST, with the exception of major holidays, when the Redemption Center is closed.

Can I use points for Tours and Attractions?

Tours and Attraction redemptions can be booked via the rewards website or by calling the Redemption Center at 1-855-575-4642 Monday through Sunday from 9am - 9pm EST, with the exception of major holidays, when the Redemption Center is closed.

Can I use points for Event Tickets?

You can use points to book Event Tickets, which are located under the Travel tab on the rewards website. You may also book by calling the Redemption Center at 1-855-575-4642 Monday through Sunday from 9am - 9pm EST, with the exception of major holidays, when the Redemption Center is closed.