

# cashRewards Plus and cashRewards Credit Card FAQs

Your cashRewards cards questions, answered



QUESTIONS	ANSWERS
What's new with <b>cashRewards</b> ?	<p>The <b>cashRewards</b> card will continue to earn you <b>unlimited 1.5% cash back</b> and the same great benefits. Earning <b>1.75% cash back</b> with direct deposit is discontinued as of 10/6/2024.</p> <p>Now, you can earn even more with our brand-new <b>cashRewards Plus</b> card—get <b>unlimited 2% cash back</b> on every purchase.</p>
How does the application process work?	<p>By submitting an application, you're applying for a <b>cashRewards</b> card account. If your application is approved for an account with a credit limit of less than \$5,000, you'll receive a <b>cashRewards</b> card and earn <b>unlimited 1.5% cash back</b>.</p> <p>If your credit limit is \$5,000 or greater, you'll receive a <b>cashRewards Plus</b> card and earn <b>unlimited 2% cash back</b>. The network benefits for each card vary.</p>
If I'm approved for <b>cashRewards</b> , can I upgrade to <b>cashRewards Plus</b> in the future?	<p>If your credit limit increases to \$5,000 or more, you will automatically be upgraded to <b>cashRewards Plus</b>.</p>
What shopping categories are eligible for <b>up to 2% cash back</b> with <b>cashRewards Plus</b> and <b>cashRewards</b> ?	<p>Both <b>cashRewards</b> and <b>cashRewards Plus</b> cards have no rotating spend categories and no limit on how much cash back you can earn. There is no minimum to redeem, and rewards earned do not expire while the account is open.</p> <p>Rewards are earned on eligible net purchases. "Net purchases" means the sum of your eligible purchase transactions minus returns and refunds. Eligible purchase transactions do not include, and rewards are not earned for, the following transactions: cash advances, convenience checks, balance transfers, gambling, or fees of any kind, including finance charges, late fees, returned check fees, ATM cash advance fees, and annual fees, if any. Cash-equivalent transactions, such as the purchase, loading, or reloading of gift and prepaid cards (e.g., money orders, GO Prepaid Cards, and other cash-equivalent gift cards), may not be eligible purchase transactions and may not earn rewards.</p>
Do I have to be enrolled in direct deposit with Navy Federal to <b>earn 2% cash back</b> with a <b>cashRewards Plus</b> card?	<p>No. The <b>direct deposit</b> benefit for <b>cashRewards</b> is now discontinued.</p>

