

Navy Federal®  
Credit Card Joint Cardholder Removal Request  
and Individual Application

For Office  
Use Only

Access No.
Savings No.

**Note:** This request can only be submitted by the primary cardholder. All requested fields must be completed, and this form must be signed and initialed where designated for the removal to be considered. A joint cardholder wishing to be removed must contact the primary cardholder and request that they complete this form. Either cardholder may request closure of the account to prevent the authorization of new charges by calling 1-888-842-6328, anytime.

<b>A. Statement of Acceptance</b>	
This is a request from _____ to remove _____ from our jointly held Navy Federal credit card account(s) (last 4 digits only). Account #1 _____ Account #2 _____ Account #3 _____	
I agree to assume full responsibility for the balance of the account(s). I understand that I must qualify for the account individually and that my qualification and credit line will be determined based on the information provided in this application and a review of my overall creditworthiness.	
Primary Cardholder's Signature ▶	Date (MM/DD/YY)

<b>B. Closure Request</b>	
Please select option No. 1 or No. 2 as appropriate for your account:	
1. <input type="checkbox"/> I request that the account(s) referenced in Section A be closed upon receipt of this form. If my removal request is approved, my account(s) will be reopened with a new account number(s). The account(s) can be closed immediately by calling 1-888-842-6328, anytime.	
2. <input type="checkbox"/> If I am approved to retain this account individually, please remove the joint cardholder from the credit card account(s) and deactivate their card number(s).* (Only use this option for accounts with cards that do not share the same credit card number.)	
<input type="checkbox"/> If I am not approved to retain this account individually, please close the joint account(s).*	
*If an account is closed, it cannot be reopened. Closure forfeits all points.	

<b>C. Primary Cardholder Information</b>				
Address: Street		City	State	Zip Code
Home Phone No.*		Cell Phone No.*	Work Phone No.*	
Email Address*		Employer or Source(s) of Income		Total Annual Income (Before Taxes)** \$
Housing Type <input type="checkbox"/> Own <input type="checkbox"/> Buy <input type="checkbox"/> Rent <input type="checkbox"/> Government Housing <input type="checkbox"/> Not Responsible				Monthly Payment \$

\*Permission to Contact - Navy Federal may use your contact information to call, text, and/or email you regarding this application or any other Navy Federal accounts, including account servicing and collection purposes. If you provide a mobile phone number, Navy Federal has your permission to place automated, pre-recorded, or artificial voice non-marketing calls and text messages to that number. You agree to promptly notify us if your contact information changes. Message and data rates may apply. If you provide an email address, you agree to permit Navy Federal to send you email messages using an automatic emailing system for commercial or transactional purposes.

\*\*Examples of income that may be included are your salary, wages, interest, dividends, rental income, retirement benefits, public assistance, and another person's income that you can access as a result of a regular direct deposit or transfer to a savings or checking account you own. If you are 21 or older, you may also include another person's income that is used to pay your expenses.

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered for repaying this obligation. In order to use certain types of income, an established history or evidence of continuance may be required.



## D. Disclosures

**Security Interest Specific for Credit Cards:** I acknowledge and pledge, specifically as a condition of my use of the credit card, that I have voluntarily granted Navy Federal a security interest in all of my individual and joint share accounts at Navy Federal. If my credit card loan 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 (IRA).

Applicant's Initials

If you are applying to remove a joint cardholder from a Secured credit card account, provide your Membership Share Savings Account number to hold funds as security for your account below. Then, review and initial the Secured Credit Card Security Interest disclosure:

Membership Share Savings Account to Hold Funds: \_\_\_\_\_

**Secured Credit Card Security Interest:** I voluntarily grant Navy Federal a security interest in the funds deposited in the share savings account number designated above. Upon approval, the funds in this savings account will be held as a condition of my use of this secured credit card account such that I and other savings account owners, if any, may not withdraw or otherwise access these funds while the credit card account remains secured. Additionally, the designated funds may not be used to secure other loans. The amount held will be equal to the amount of the assigned credit limit, and may be decreased at Navy Federal's sole discretion in accordance with Navy Federal's policies and procedures. If I exceed the credit limit, fail to make any payment due, or if the account is otherwise in default under the terms of the secured Credit Card Agreement and Disclosure, or if the secured credit card account is closed by me or Navy Federal, Navy Federal may apply all or part of the funds on hold to pay the remaining account balance.

Applicant's Initials

**Additional Security Interest:** I acknowledge and pledge to Navy Federal a security interest in the collateral securing loan(s) that I have with Navy Federal now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of the loan. This security interest in collateral securing other loans does not apply to any loan(s) on my primary residence.

**Statutory Lien:** I acknowledge and pledge to Navy Federal a statutory lien in my shares and dividends on deposit in all joint and individual accounts and any monies held by Navy Federal now and in the future, to the extent of any loan made and any charges payable. The statutory lien does not apply to shares in any Individual Retirement Account.

**Consumer Credit Report:** I authorize Navy Federal to obtain a consumer credit report in connection with this application for credit. I also authorize Navy Federal to obtain consumer credit reports and any other information about me for the purposes of increasing the credit line, reviewing or collecting this account, and evaluating my creditworthiness.

**Accuracy:** I certify that all statements made by me are true and accurate as of the date of this application and understand that any credit granted now or hereafter is made based on these statements.

Applicant Signature



Date (MM/DD/YY)

Please send form to: Navy Federal, PO Box 3501, Merrifield, VA 22119-3501, or fax to 703-206-4125.