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The Motley Fool and PenFed Launch New Affinity Relationship

Two leading financial service industry providers join forces to create a dynamic, new affinity relationship. The partnership brings custom-branded PenFed credit cards and auto loans to members of one of the top, online investment advisory companies in the world today, The Motley Fool.

April 24, 2013, Alexandria, Va.—[PenFed](#) (Pentagon Federal Credit Union) announced today that beginning April 24, 2013; the nationwide credit union will launch an exclusive new affinity relationship with [The Motley Fool \(TMF\)](#), a leading multi-media financial services company.

“The Motley Fool is extremely excited to announce our partnership with PenFed,” said Rebekah Hughes, Chief Marketing Officer. “Like The Motley Fool, PenFed is built on the core values of honesty, transparency and a passionate commitment to providing superior member service. That’s why we’ve partnered to create three unique credit cards dedicated to returning maximum value and benefits to our members through low loan rates and rich credit card rewards. Together, PenFed and The Motley Fool provide powerful financial solutions for our members.”

“We are delighted to welcome The Motley Fool to the credit union as our newest affinity partner,” said Nicole Butler, Senior Vice President of Marketing and Client Development, PenFed. “Our membership is inclusive to military members, but stretches beyond those realms to the everyday citizen. PenFed aligns with The Motley Fool in educating and enriching the lives of individuals. We look to provide unique benefits by offering a suite of award-winning credit cards, and maintaining unbelievably low rates on auto loans. This newly forged partnership will not only allow us to proudly support The Motley Fool’s efforts to educate and enrich the minds of individual investors around the world, but it will open the door to new and exciting financial opportunities for their members.”

The Motley Fool champions shareholder values and advocates for the individual investor. Its flagship investment advisory service, *Motley Fool Stock Advisor*, is the brainchild of brothers David and Tom Gardner, the investing duo recognized for their refusal to conform to traditional Wall Street practices. Their winning investment recommendations offered to Stock Advisor members have outperformed the stock market by 65.98% over the past 11 years*.

Credit Card Lending

Motley Fool members will be able to choose from three separate credit cards:

- **The Motley Fool PenFed Premium Travel Rewards American Express® Card**
- **The Motley Fool PenFed Platinum Cash Rewards Visa® Card**

- **The Motley Fool PenFed Promise Visa® Card**

All three credit card programs will allow Motley Fool members to enjoy highly competitive features such as low purchase annual percentage rates (APRs) and no annual fees.

The Motley Fool PenFed Premium Travel Rewards American Express® Card is one of the richest travel rewards cards in the country. This card features 5 points on airfare purchases, and valuable benefits such as complimentary 24-hour concierge services, comprehensive travel insurance coverage, and rich rewards points that are redeemable for travel, gift cards, and merchandise.

The Motley Fool PenFed Platinum Cash Rewards Visa® Card is considered to be among the best cash rewards cards in the marketplace. This card is known for its rich value proposition and ease of use since cash rewards are automatically credited back to the cardholder's account at the end of each billing cycle period as a statement credit with no cap on earnings.

The Motley Fool PenFed Promise Visa® Card will appeal to those individuals who are interested in a card that is simple, carries no fees, and has a low introductory purchase APR—one of the lowest APRs in the credit card industry today.

A Fool's Paradise

For those Motley Fool members interested in joining the credit union, PenFed will open courtesy membership accounts, which will allow individuals to apply for any of the financial products this partnership offers.

Motley Fool members can establish their PenFed membership, and learn more about the affinity lending programs, by calling **866.386.7191** or visiting PenFed.org/TMF.

About PenFed (Pentagon Federal Credit Union)

Established in 1935, PenFed is one of the largest credit unions in the United States with over a million members around the world and nearly \$16 billion in assets. PenFed provides an extensive selection of financial products to its members worldwide. Its core membership includes the Department of Defense, Army, Marine Corps, Navy, Air Force, and Coast Guard; Department of Homeland Security personnel, employees or volunteers of the American Red Cross, numerous military associations, and many others. PenFed is federally insured by the National Credit Union Administration and is an equal housing lender. *For more information about PenFed, visit PenFed.org.*

About The Motley Fool

Headquartered in Alexandria, Va., **The Motley Fool** is a multimedia financial services company dedicated to helping the world invest better. Reaching millions of people each month through its website, books, newspaper column, television appearances, and subscription newsletter services, The Motley Fool champions shareholder values and advocates tirelessly for the individual investor. *For more information about The Motley Fool, visit www.fool.com.*

Disclosures: Rates and offers current as of April 2013 and are subject to change. **The Motley Fool PenFed Premium Travel Rewards American Express® Card and The Motley Fool PenFed Platinum Cash Rewards Visa® Card:** 13.99% APR purchase and cash advance rate. Your APR will vary with the market based on the Prime Rate. 4.99%

APR promotional balance transfer rate for the life of the balance with no fee on transfers made until June 30, 2013. After that, the APR for new balance transfers will vary with the market based on the Prime Rate and is currently 13.99%. The fee for balance transfers made after June 30, 2013, will resume to 3% (min. \$10-max. \$250) per transaction. This transaction is subject to credit approval. Cash advances, credit card checks, and balance transfers are excluded from earning points or cash rewards. **The Motley Fool PenFed Premium Rewards Travel American Express® Card:** American Express® is a federally registered service mark of American Express, and is used by PenFed pursuant to a license. This Credit Card program is issued and administered by PenFed. **The Motley Fool PenFed Promise Visa® Card:** 7.49% APR introductory purchase APR for 36 months. After that, your APR will vary with the market based on the Prime Rate and is currently 9.99%. The APR for cash advances is 9.99%. Your APR will vary with the market based on the Prime Rate. 4.99% APR promotional balance transfer rate for the life of the balance on transfers made until June 30, 2013. After that, your APR will vary with the market based on the Prime Rate and is currently 9.99%. This transaction is subject to credit approval. PenFed Promise Visa Cardholders must subscribe to our e-statement service for ALL active credit card accounts held with PenFed. PenFed is not affiliated with or endorsed by Upromise, Inc.

*Returns as of April 16, 2013.

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