

Defender Comparison Chart

	PenFed Defender American Express® Card	Navy Federal Cash Rewards Visa®	Citi Simplicity® Card	Bank of America® Cash Rewards Card
 CASH BACK				
CREATED WITH THE MILITARY IN MIND	✓	✓	✗	✗
One Cash Back Rate for All Spending Levels	✓ ¹	✗	✗	✗
Unlimited Cash Back With No Caps	✓	✓	✗	✗
No Annual Fee	✓	✓	✓	✓
No Late Fee	✓	✗	✓	✗
No Foreign Transaction Fee	✓	✗	✗	✗
No Balance Transfer Fee	✓	✓	✗	✗

Source: navyfcu.org, citicards.com, bankofamerica.com as of 05/07/2014

¹Cash advances, credit card checks or balance transfers are excluded from cash rewards.