

PenFed Pathfinder® Rewards Visa Signature® Card

Additional Travel Benefits

\$120 Global Entry or \$85 TSA Pre✓® Application Fee Statement Credit Terms and Conditions:

You must be an eligible PenFed Pathfinder® Rewards Visa Signature cardholder to participate in this offer.

You must complete either the Global Entry® and/or TSA PreCheck® application(s) and pay the application fee(s) with your U.S.-issued PenFed Pathfinder® Rewards Visa Signature card.

Global Entry® is a U.S. Government program, operated by U.S. Customs and Border Protection ("CBP"). TSA PreCheck® is a U.S. Government program administered by the Transportation Security Administration ("TSA"), a component of the U.S. Department of Homeland Security ("DHS"). Visa and PenFed have no control over these programs, including, but not limited to, application, approval process or enrollment, and fees charged by either CBP or TSA; Visa and PenFed do not have liability with regards to the either Global Entry® or TSA PreCheck® programs. For complete details on the Global Entry® program, including full terms and conditions, go to <https://www.cbp.gov/global-entry/about>. For complete details on the TSA PreCheck® program, including full terms and conditions, go to <https://www.tsa.gov/precheck>. The TSA PreCheck® trademark is used with the permission of the U.S. Department of Homeland Security.

Global Entry® also includes TSA PreCheck® benefits when departing U.S airports. Travelers must include their Global Entry® PASS ID # (located on the back of the Global Entry® card) into travel reservations to activate their TSA PreCheck® benefit.

Eligible PenFed Pathfinder® Rewards Visa Signature accounts are entitled to one statement credit up to \$120 per eligible Visa Signature account number every four 4 years for completing the following qualifying transactions: Global Entry® application fee or TSA PreCheck® applications fees. Accounts can continue to earn up to \$120 in statement credit(s) for application fees every 4 years. The 4-year period is based on the date of the first qualified transaction. Please allow 6-8 weeks after either the Global Entry® or TSA PreCheck® program application fee is charged to an eligible Visa Signature card for the statement credit to be posted to your account.

Cardholders are responsible for payment of all charges until the statement credit posts to the account.

Visa and PenFed reserve the right to modify or cancel this offer at any time and without notice.

\$100 Annual Airline Ancillary Fee Credit Terms and Conditions:

This offer is available to PenFed Pathfinder Rewards Visa Signature Cardholders only.

To receive statement credits of up to \$100 per calendar year toward incidental air travel fees, the fees must be charged on the eligible Card account at a top-10 U.S. domestic airline which includes: Alaska, American, Delta, Frontier, Hawaiian, JetBlue, Southwest, United, US Airways, and Virgin America.

Incidental air travel fees charged by both the primary Cardholder and any authorized users on the eligible Card account are eligible for statement credits. However, each Card account is eligible for up to a total of \$100 per calendar year in statement credits across all Cards on the account.

Incidental air travel fees include charges from the airline such as baggage fees, seat upgrades, on-board meals, beverages, in-flight wi-fi, entertainment, and lounge fees. Airline tickets, upgrades, mileage points purchases, mileage points transfer fees, gift cards, duty free purchases, and award tickets are not deemed to be incidental fees.

Airlines must submit the incidental air travel fees separately from airline ticket charges and under the appropriate merchant code, industry code, or required service or product identifier for the charge to be recognized as an incidental air travel fee.

Allow 10 days after the qualifying incidental fee is charged to your Card account for statement credit(s) to be posted to the account. Notify PenFed if statement credits have not posted after 4 weeks from the date of purchase.

Cardholders remain responsible for making all required payments as reflected on their monthly Card statements.

To be eligible for this benefit, the Card account must be active and not in default at the time of statement credit fulfillment.

Priority Pass Select Membership Terms and Conditions:

Through the Priority Pass Select program, eligible PenFed Pathfinder® Rewards Visa Signature cardholders will receive a complimentary 12-month Priority Pass Select membership, a value of \$99 at no cost to Pathfinder cardholders. Priority Pass Select Membership allows an eligible PenFed Pathfinder cardholder and their accompanying guest, access to 1,300 airport lounges and experiences in more than 148 countries and 600 cities worldwide currently participating in the Priority Pass Select program, regardless of their choice of airline, class of ticket or membership in an airline lounge program. Membership grants access; lounge visit fees still apply.

Provided you meet the issuer-determined eligibility requirements, PenFed will enroll up to one PenFed Pathfinder® Rewards Visa Signature account cardholder (including authorized users) as a member in the Priority Pass Select program, without charge of a membership fee. The owners of the PenFed Pathfinder® Rewards Visa Signature card account will determine which one cardholder will be enrolled as a member in the Priority Pass Select program. Member's PenFed Pathfinder® Rewards Visa Signature credit card will be charged a lounge visit fee of \$35 per person per visit for the member and guest. Lounge benefits, services and facilities differ by location and may only be available at an additional charge.

Provided the Priority Pass Select membership benefit is still being offered by PenFed and the card under which you originally enrolled is still eligible, your membership will be automatically renewed for another year at no additional cost, unless you cancel your membership by calling Priority Pass Select at +1-800-352-2834 (toll-free in USA/Canada/Mexico) or +1-972-735-0536 (outside of North America). Once the renewal is processed, the digital membership expiration date will be updated on your Priority Pass profile. If the Priority Pass Select benefit is no longer being offered by PenFed or the card under which you originally enrolled is no longer eligible for the benefit, your membership will not automatically be renewed, but you will be given the opportunity to renew with Priority Pass Select at the applicable retail rate on Priority Pass then current standard terms.

For access to a participating airport lounge, you must present your Priority Pass Select Digital Membership Card, and a boarding pass or valid flight ticket (depending on the lounge) for the same day of travel. Lounges can also be accessed by presentation of your PenFed Pathfinder® Rewards Visa Signature card. To access with your payment card, simply tell the lounge attendant that you are a Priority Pass Member and hand over your registered payment card. Always have your Digital Membership Card as an alternative access method to present.

All participating lounges are owned and operated by third party organizations, and neither Priority Pass Select, PenFed, nor Visa are or will be liable (together or individually) for any loss to a Member or any accompanying guests, arising from the provision or non-provision of any of the benefits, services and facilities. Lounge benefits, services and facilities differ by location, and some may only be available at an additional charge. Certain lounges may restrict access due to space constraints and may have limits on the number of guests who can enter with a Member.

Priority Pass Select is an independent airport lounge access program and is neither owned nor otherwise affiliated with PenFed or Visa. The Priority Pass Select membership benefit is subject to change and cancellation at any time. Membership in the Priority Pass Select program is not transferable and is only valid up to the date of membership expiration and when the Priority Pass Select membership card has been signed by the Member.

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