

The benefit is available to PenFed Pathfinder Rewards American Express Cardmembers. Cardmembers are eligible to receive statement credit every 5 years for the application fee for either Global Entry or TSA Pre✓® when charged to their PenFed Pathfinder Rewards American Express Card. Cardmembers will receive a statement credit for the first program (either Global Entry or TSA Pre✓®) to which they apply and pay for with their Card regardless of whether they are approved for Global Entry or TSA Pre✓®. However, Cardmembers can receive no more than one \$85 credit or \$100 credit, depending on which program the Cardmember first applies for, every 5 years for an application fee charged to the Card. Pentagon Federal and American Express have no control over the application and/or approval process for Global Entry or TSA Pre✓®, and does not have access to any information provided to the government by the Cardmember or by the government to the Cardmember. Pentagon Federal and American Express have no liability regarding the Global Entry or TSA Pre✓® Programs. U.S. Customs and Border Protection (CBP) (for Global Entry) and U.S. Transportation Security Administration (TSA) (for TSA Pre✓®) charge an application fee to process each respective application regardless of whether the Cardmember's application is approved. Pentagon Federal will provide a statement credit for the application fee regardless of the decision made by CBP (for Global Entry) or TSA (for TSA Pre✓®) but will not provide a statement credit for subsequent application fees charged to the same Card within 5 years, even if the original application is rejected.

Membership for Global Entry and TSA Pre✓® is per person, and a separate application must be completed for each individual. For additional information on the Global Entry and TSA Pre✓® programs, including information regarding the application and/or approval process and for a list of participating airlines and airports, as well as the full terms and conditions of the programs, please go to www.globalentry.gov for Global Entry and www.tsa.gov for TSA Pre✓®. The Global Entry and TSA Pre✓® programs are subject to change, and Pentagon Federal and American Express have no control over those changes.

The statement credit benefit applies to the Global Entry and TSA Pre✓® programs only. Other program applications including, but not limited to, NEXUS, SENTRI, and Privium are not eligible for the statement credit benefit.

Please allow up to 8 weeks after the qualifying Global Entry or TSA Pre✓® transaction is charged to the Card account for the statement credit to be posted to the Card account. Pentagon Federal and American Express rely on accurate transaction data to identify eligible Global Entry and TSA Pre✓® purchases. If you do not see a credit for a qualifying purchase on your Card after 6-8 weeks, simply call the number on the back of your Card. Cardmembers are responsible for payment of all application charges until the statement credit posts to the Card account. To be eligible for this benefit, Card account(s) must be active and not in default at the time of statement credit fulfillment.

Global Entry Fee Credit Option:

Global Entry is a CBP program that allows expedited clearance for pre-approved, low-risk international travelers upon arrival in the United States. Global Entry membership also includes access to the TSA Pre✓® program with no additional application or fee required. If a Cardmember applies separately for TSA Pre✓® with the same eligible Card, the TSA Pre✓® application fee is not eligible for a statement credit.

To receive the \$100 Global Entry statement credit, Cardmembers must pay for the \$100 Global Entry application fee with the Card. **Global Entry members can opt-in to TSA Pre✓® by entering their Global Entry membership number (PASS ID) in the "Known Traveler Number" field each time a flight reservation is made on a participating airline. Alternatively, Cardmembers can add their Global Entry PASS ID to their frequent flyer profile(s) with the participating airline(s) and then ensure that their frequent flyer number is entered for each flight booking.** If approved, membership into the Global Entry program is valid for 5 years and subject to the program's terms and conditions. You must re-apply for the Global Entry program every 5 years for continuous benefits.

TSA Pre✓® Fee Credit Option:

TSA Pre✓® is an intelligence-driven risk based program managed by TSA that allows low-risk travelers to experience faster, more efficient screening at participating U.S. airport checkpoints for domestic and international travel. The TSA Pre✓® application program is a DHS Trusted Traveler program. TSA began accepting TSA Pre✓® applications on Wednesday, Dec. 4, 2013. Enrolling in TSA Pre✓® does not guarantee selection for expedited screening each time a passenger travels.

To receive the \$85 TSA Pre✓® statement credit, Cardmembers must pay for the \$85 TSA Pre✓® application fee with the Card. If approved, Membership into the TSA Pre✓® program is valid for 5 years and subject to the program's terms and conditions.