



632 Kinoole Street
Hilo, Hawaii 96720-3894
(808) 930-1400

**CREDIT CARD
ACCOUNT
OPENING
DISCLOSURE**



VISA SIGNATURE

This Disclosure is incorporated into and becomes part of Your LOANLINER® Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your LOANLINER Consumer Credit Card Agreement & Disclosure.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	14.75% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	1.99% Introductory APR for 12 months from Account opening. After that, Your APR will be 14.75% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	14.75% This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge You any interest on purchases if You pay Your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)." See Your Account Agreement for more details.

Promotional Period for Introductory APR:

The Introductory APR for balance transfers will apply to transactions posted to Your Account during the first 90 days following the opening of Your Account. Any existing balances on HFS Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Billing Rights:

Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

Military Lending Act Disclosures:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).



Please call us at (800) 216-2666 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

Other Fees & Disclosures:

Late Payment Fee:

10.00% of your current required minimum payment, if You are 10 or more days late in making a payment. However, the fee will not exceed \$25.00. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Returned Payment Fee:

\$25.00 or the amount of your current required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

Emergency Card Replacement Fee:

\$100.00 for requests originating and delivered inside the U.S. If Your Account is subject to an Emergency Card Replacement Fee, a fee will be charged to Your Account for each emergency replacement Card that is issued to You.

\$165.00 for requests originating or delivered outside the U.S. If Your Account is subject to an Emergency Card Replacement Fee, a fee will be charged to Your Account for each emergency replacement Card that is issued to You.

Rush Fee:

\$80.00. If Your Account is subject to a Rush Fee, except as limited by applicable law, a fee may be charged to Your Account for each rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

Statement Copy Fee:

\$5.00 per copy. If Your Account is subject to a Statement Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee may be charged to Your Account for each copy of a sales draft or statement that You request.

Account Research Fee:

\$25.00 per hour (minimum 1 hour). If Your Account is subject to an Account Research Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee calculated on an hourly basis may be charged to Your Account each time you request your account to be researched.

Collection Costs:

You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees.

Periodic Rates:

The Purchase APR is 14.75% which is a daily periodic rate of 0.0404%.

The Introductory Balance Transfer APR is 1.99% which is a daily periodic rate of 0.0055%.

The Balance Transfer APR is 14.75% which is a daily periodic rate of 0.0404%.

The Cash Advance APR is 14.75% which is a daily periodic rate of 0.0404%.

Variable Rate:

The ANNUAL PERCENTAGE RATE may increase in the future. The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle quarterly to reflect any change in the Index and will be determined by the Prime Rate 10 days prior to the 1st day of each calendar quarter (1/1, 4/1, 7/1, 10/1) to which We add a margin. The ANNUAL PERCENTAGE RATE will never be greater than 18.00%. Any increase in the ANNUAL PERCENTAGE RATE will result in an increase in the amount of the interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Margin:

Purchases will be charged at 5.50% above the Index.

Balance Transfers will be charged at 5.50% above the Index.

Cash Advances will be charged at 5.50% above the Index.