



CU HAWAII
Federal Credit Union

476 Hinano St
Hilo, HI 96720
(808) 933-6700

**APPLICATION AND
SOLICITATION
DISCLOSURE**



**CLASSIC MASTERCARD/GOLD MASTERCARD/PLATINUM
MASTERCARD**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Classic Mastercard 17.25%</p> <p>Gold Mastercard 13.00%</p> <p>Platinum Mastercard 0.00% Introductory APR for a period of seven billing cycles. After that, your APR will be 11.00%.</p>
APR for Balance Transfers	<p>Classic Mastercard 17.25%</p> <p>Gold Mastercard 13.00%</p> <p>Platinum Mastercard 0.00% Introductory APR for a period of seven billing cycles. After that, your APR will be 11.00%.</p>
APR for Cash Advances	<p>Classic Mastercard 17.25%</p> <p>Gold Mastercard 13.00%</p> <p>Platinum Mastercard 11.00%</p>
How to Avoid Paying Interest on Purchases	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.
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 - Foreign Transaction Fee	None

Penalty Fees	
- Late Payment Fee	Up to \$25.00
- Returned Payment Fee	Up to \$20.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Platinum Mastercard:

The Introductory APR for purchases will apply to transactions posted to your account during the first seven billing cycles following the opening of your account.

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 CU Hawaii Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:

We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of: February 04, 2026

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Classic Mastercard, Gold Mastercard and Platinum Mastercard are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

PIN Replacement Fee:

\$5.00.

Rush Fee:

\$45.00.

Statement Copy Fee:

\$2.00 per page.

Rush PIN Fee:

\$45.00.

Personalized Card Fee:

\$5.00 per card.

Renewals/Image Change Personalized Card:

\$5.00 per image.

Special Handling Fee:

\$20.00.

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