



Offer Acceptance Certificate

YES, I want a no annual fee Platinum Mastercard® that brings me **MORE POSSIBILITIES**.

Offer expires November 16, 2018

Your name and address will appear on your account as shown below. Please mark any corrections in this area.

1. ABOUT YOU

Rent Own Other
 Monthly mortgage / rent amount
 \$,

Street # / Street Name / RR / P.O. Box
Apt #

City / Town

State Zip Code
How long have you lived there?
 Years Months

PREVIOUS ADDRESS: (Only required if you have lived at your current address less than 2 years)

Street # / Street Name / RR / P.O. Box
Apt #

City / Town

State Zip Code

2. FINANCIAL/EMPLOYMENT

Employment Status:
 Employed Homemaker
 Unemployed Retired
 Self-Employed Student
 Other

Applicant gross annual income
 \$,

Household gross annual income
 \$,

Job Title
 Work Telephone # - -
 Name of employer

3. PERSONAL INFORMATION

Social Security Number (required) - -
Date of Birth

Home Telephone # -

Cell Telephone # (helps us contact you) -

Email Address (for account related information)



YOUR SIGNATURE By signing, I certify that I have read the Disclosures, and agree to and meet the Terms and Conditions of Offer contained in this package.

X

Your Signature

Date

/ /

| INTEREST RATES AND INTEREST CHARGES | |
|--|--|
| Annual Percentage Rate (APR) for Purchases | 9.00% fixed rate |
| APR for Balance Transfers | 9.00% fixed rate |
| APR for Cash Advances | 9.00% fixed rate |
| How to Avoid Paying Interest on Purchases | You have 26 days after the closing date of a billing cycle to repay balance before any additional finance charge on purchases will be imposed. |
| 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 | |
| Transaction Fees - Cash Advance Fee - Foreign Transaction Fee | None. None. |
| Penalty Fees - Late Payment Fee - Over-the-credit-limit Fee | Up to \$25.00 Up to \$25.00 |

CONDITIONS OF OFFER

Primary cardholders will earn five thousand (5,000) bonus points after they spend one thousand five hundred dollars (\$1,500) in net purchases (that are not later returned or disputed) within the first ninety (90) days of their new card issuance date. This offer is available through the enclosed certificate only and may not be accessible elsewhere. Existing Platinum cardholders are not eligible for this one-time special offer.

Eligibility for this offer is subject to receipt of the Offer Acceptance Certificate by the specified response date. Any certificates received after that time will be at the sole discretion of the credit union to honor.

Cardholders should allow for bonus points to be awarded to their account after the closing of the billing statement following the qualifying purchases (that are not later returned or disputed) made within the first ninety (90) days after their new card issuance date.

REWARD PROGRAM INFORMATION

How do I earn points? You will automatically earn one (1) point for every whole dollar spent while using your CU Hawaii Platinum Rewards card (minus any credits or returns). Some transaction types may not be eligible for point accrual.

What can I redeem my points for? You can redeem your points for Cash Rewards, Travel Rewards, or Gift Cards. A Travel Reward allows you to purchase your own travel using your participating card, then redeem your points for a rebate back to your card. A Cash Reward awards you a credit to your participating card.

How do I redeem my points? Redemptions can be requested at any CU Hawaii branch, or by contacting the credit union during normal business hours.

Are there any fees? No, there are no fees to participate in the rewards program or to redeem points.

Will my points ever expire? No, your points will not expire.

Complete terms and details of the reward program will be provided to you upon approval.