

## HawaiiUSA Federal Credit Union VISA Credit Card Disclosure

| Interest Rates and Interest Charges                 |   |
|---|---|
| Annual Percentage Rate (APR) for Purchases          | <b>8.00% to 14.90%</b> when you open your account, based on your creditworthiness. <sup>1</sup>   |
| APR for Balance Transfers and Cash Advances         | <b>8.00% to 14.90%</b> when you open your account, based on your creditworthiness. <sup>1</sup>   |
| 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 interest on purchases if you pay your entire balance by the due date each month.  |
| For Credit Card Tips from the Federal Reserve Board | To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> . |

| Fees   |   |
|--|---|
| Annual Fee   | None  |
| Transaction Fees <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul> | <p>None</p> <p>None</p> <p>1.00% of each transaction</p>                      |
| Penalty Fees <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>                                    | <p>5% of delinquent amount (where permitted by law)</p> <p><b>\$24.00</b></p> |

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new transactions).”

<sup>1</sup> If your application is approved, your APR will be set forth in the notice informing you of your approval. Should you choose not to accept the APR that applies to your Account, you may cancel your application prior to using the Account. You may apply to have us re-evaluate the APR on your Account once every twelve months, if you believe your creditworthiness has improved.

The above information about the costs of the cards described in this application is accurate as of January 2010. This information may change after that date. To find out what may have changed, call us at (808) 534-4300, or toll free at (800) 379-1300, or write to us at:

HawaiiUSA Federal Credit Union  
 Attn: Credit Card Department  
 1226 College Walk  
 Honolulu, Hawaii 96817-3946