



LŌKAHI
FEDERAL CREDIT UNION

P.O. Box 30025
HONOLULU, HI 96820-0025
800.432.4328
808.423.1391

**APPLICATION AND
SOLICITATION
DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Rate Mastercard® 9.90% Access Mastercard® 16.90% Reward Mastercard® 13.90% World Mastercard® 13.90%
APR for Balance Transfers	Rate Mastercard® Balance Transfers of \$249.99 or less 9.90% Balance Transfer \$250.00 and greater 0.00% Introductory APR for a period of six months. After that, your APR will be 9.90% . Access Mastercard® Balance Transfers of \$249.99 or less 16.90% Balance Transfer \$250.00 and greater 0.00% Introductory APR for a period of six months. After that, your APR will be 16.90%. Reward Mastercard® Balance Transfers of \$249.99 or less 13.90% Balance Transfer \$250.00 and greater 0.00% Introductory APR for a period of six months. After that, your APR will be 13.90%. World Mastercard® Balance Transfers of \$249.99 or less 13.90% Balance Transfer \$250.00 and greater 0.00% Introductory APR for a period of six months. After that, your APR will be 13.90%.

SEE NEXT PAGE for more important information about your account.

APR for Cash Advances	Rate Mastercard® 9.90% Access Mastercard® 16.90% Reward Mastercard® 13.90% World Mastercard® 13.90%
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 - 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)."

Promotional Period for Introductory APR:

The Introductory APR for balance transfers will apply to transactions in the amount of \$250.00 and greater posted to your account from 11/01/2025 until 03/01/2026. Any existing balances on Lokahi Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:

The information about the costs of the card described in this application is accurate as of: November 01, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Rate Mastercard®, Access Mastercard®, Reward Mastercard® and World 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:

5.00% of the amount of the required minimum payment, if you are seven or more days late in making a payment. However, the fee will not exceed \$25.00.

SEE NEXT PAGE for more important information about your account.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$10.00.

Emergency Card Replacement Fee:

\$25.00.

Rush Fee:

\$25.00.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.