LŌKAHI FEDERAL CREDIT UNION
P.O. Box 30025
HONOLULU, HI 96820-0025
800.432.4328

APPLICATION AND SOLICITATION DISCLOSURE

mastercard

MASTERCARD®

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** **9.90%** **Access Mastercard** **16.90%** **Reward Mastercard** **13.90%** **World Mastercard** **13.90%**
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.**

SEE NEXT PAGE for more important information about your account.

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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)."

Effective Date:
The information about the costs of the card described in this application is accurate as of: September 16, 2024
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.

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.

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