

Hawaiian Financial FCU VISA Cards

Card Benefits

- **Auto Rental Insurance***

VISA Gold Auto Rental Insurance provides coverage on a 24-hour basis for damage due to collision or theft up to the actual cost value of most rental cars when certain terms and conditions are met.

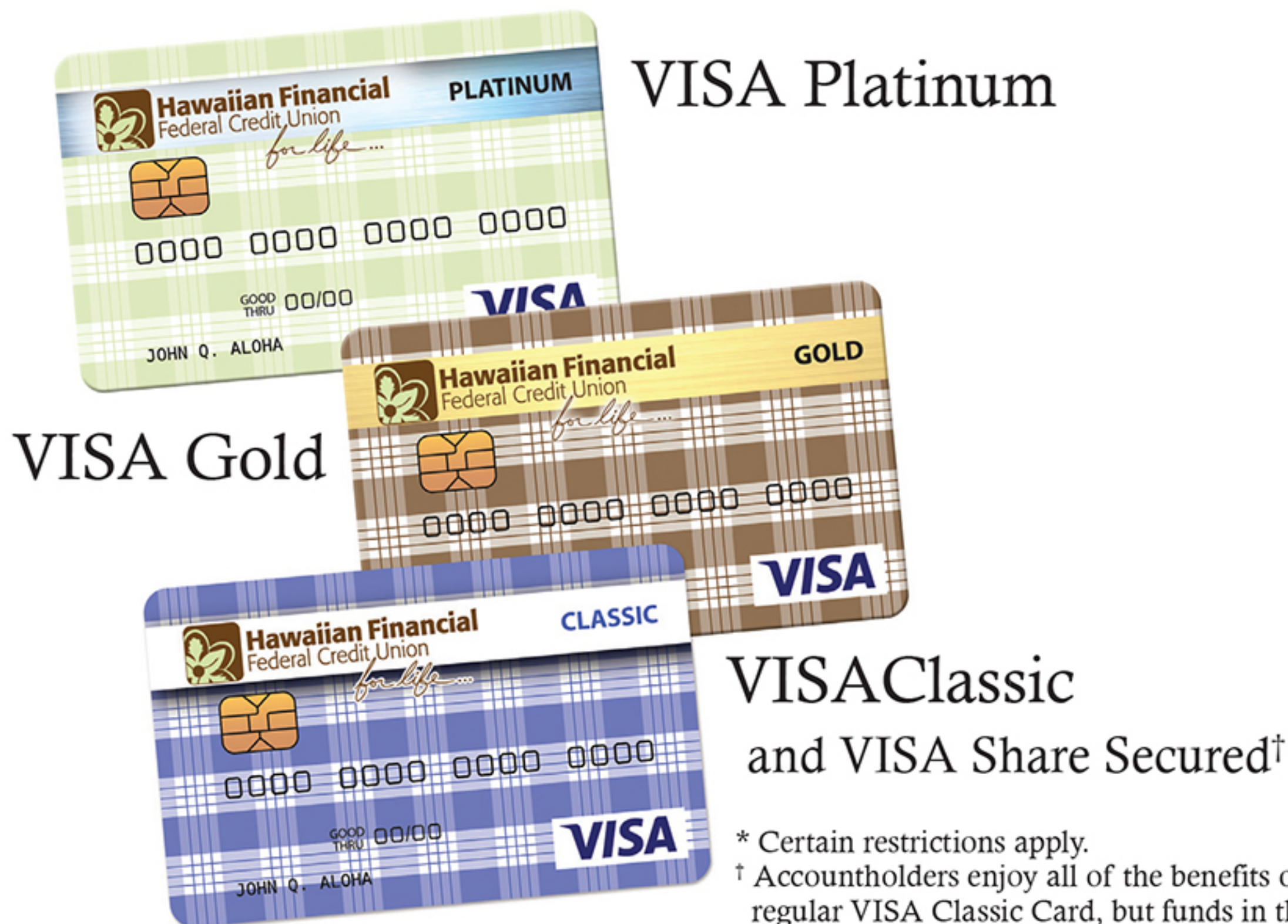
- **Travel & Emergency Assistance***

VISA Gold Travel & Emergency Assistance will put you in touch with the appropriate emergency services should the need arise. Emergency services include: Emergency Message Service, Medical Referral Assistance, Legal Referral Assistance, Emergency Transportation Assistance, Emergency Ticket Replacement, Lost Luggage Locator Service, Emergency Translation Service, Prescription Assistance and Valuable Document Delivery Arrangements, Pre-Trip Assistance, Emergency Cash, and Emergency Card Replacement.

- **CU Rewards**



All Hawaiian Financial FCU credit cards earn CU Rewards. In the CU Rewards program, you automatically earn points that you can redeem for travel rewards or premium merchandise. CU Rewards give you one point for every dollar you spend. And unlike other credit card reward programs, you can redeem your points for travel with ANY airline, at ANY time, there are no blackout dates! With CU REWARDS, you can choose and enjoy the rewards that fit your lifestyle!



VISA Platinum

VISA Gold

VISA Classic
and VISA Share Secured†

* Certain restrictions apply.

† Accountholders enjoy all of the benefits of the regular VISA Classic Card, but funds in the member's share account are pledged as security.**

VISA Credit Card Application

VISA Platinum VISA Gold VISA Classic

Credit Line Requested \$ _____

Increase Credit Limit to \$ _____

APPLICANT

Name _____

Soc. Sec.# _____ DOB _____

Mother's Maiden Name _____

Home Phone _____ Work Phone _____

Pager/Cellular Phone _____

Home Address _____

City _____ State _____ Zip _____

Employer _____ Position _____

Length of Employment _____

Mortgage/Rent \$ _____ Net Monthly Income \$ _____

Other Income \$ _____ Source _____

If less than one year, also list previous employer.

Employer _____ Position _____

DEBTS

Creditor	Balance	Monthly Pmt
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Application Instructions

- * Fill in the Co-Applicant section if you are applying for a joint account or relying on a guarantor.
- * Please send copies of your two most recent paystubs. (If self-employed or relying on other income, please send copies of your two most recent tax returns).

SUBMIT APPLICATION WITH DOCUMENTATION TO:

Hawaiian Financial Federal Credit Union
1138 N King Street
Honolulu, HI 96817-3345

Fax: (808) 832-8721 or E-mail: Loans@hificu.com

VISA Credit Card Application Cont. Co - Applicant Information

CO-APPLICANT

Name _____

Soc. Sec.# _____ DOB _____

Mother's Maiden Name _____

Home Phone _____ Work Phone _____

Pager/Cellular Phone _____

Home Address _____

City _____ State _____ Zip _____

Employer _____ Position _____

Length of Employment _____

Mortgage/Rent \$ _____ Net Monthly Income \$ _____

Other Income \$ _____ Source _____

If less than one year, also list previous employer.

Employer _____ Position _____

DEBTS

Creditor	Balance	Monthly Pmt
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

SIGNATURE(S)

Everything you have stated in this application is correct to the best of your knowledge. You understand that Hawaiian Financial Federal Credit Union (HIFICU) will retain this application whether or not it is approved. You authorize HIFICU, both now and in the future to check your credit and employment history and to answer questions about HIFICU's credit experience with you. You also authorize HIFICU, both now and in the future, to make available any and all information relating to your financial condition, including reports prepared by credit agencies and information obtained from other creditors. If HIFICU approves your application, you will be bound by the Credit Card Agreement which HIFICU will send you. By signing below, you agree with all of these above.

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____

DISCLOSURES:

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	8.90% Platinum Card 9.90% Gold Card 11.90% Classic Card, including Regular, ShareSecured**
Penalty APR and When it Applies	None.
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.
Minimum Interest Charge	None.
For CreditCard Tips from the Consumer Financial Protection Bureau (CFPB)	To learn more about factors to consider when applying for or using a credit card, visit the website of the CFPB at http://www.consumerfinance.gov/consumer-tools/credit-cards/
Fees	
Annual Fee	None.
Transaction Fees •Balance Transfer •Cash Advance	None. None.
Penalty Fees •Late Payment •Over-the-Credit Limit •Returned Payment	Either 5% of the past due payment or \$2 , whichever is greater (maximum fee \$20). None. Up to \$20 .

Disclosures continued:

How We Will Calculate Your Balance: We will use a method called "Average Daily Balance (including new purchases)." See your account agreement for more details.

****Security:** For ShareSecured Classic Card Accounts, an amount equal to 120% of the VISA credit limit is placed on permanent hold in the share account that is pledged as security for the VISA Account. This amount is in addition to the par share balance.

Current Information: This information is accurate as of May 2011, and is subject to change after that date. Please write to Hawaiian Financial Federal Credit Union, 1138 N. King Street, Honolulu, HI 96817, or call 832-8700 (Oahu) or 1-800-272-5255 toll-free for any changes to this information.

If you are applying for a credit card, you understand that the use of your card will constitute acknowledgement of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.