HAWAII STATE FEDERAL CREDIT UNION
ALWAYS CASH SIGNATURE REWARDS CREDIT CARD
PLATINUM REWARDS CREDIT CARD
PLATINUM SHARE-SECURED REWARDS CREDIT CARD
APPLICATION DISCLOSURE
(Effective October 8, 2026 for New Accounts)

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	**18.00%** for the Always Cash Signature Rewards Credit Card when you open your Account, based on your creditworthiness. After that, your APR will vary with the market based on the U.S. Prime Rate.* **14.40%** to **18.00%** for the Platinum Rewards Credit Card when you open your Account, based on your creditworthiness. After that, your APR will vary with the market based on the U.S. Prime Rate.* **18.00%** for the Platinum Share-Secured Rewards Credit Card when you open your Account. After that, your APR will vary with the market based on the U.S. Prime Rate.*
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 and do not use your Account for cash advances and balance transfers.
Minimum Interest Charge	**None**.
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	**None**.
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	 **None**. **None**. **None.**
Penalty Fees • Late Payment • Over-the-Credit Limit • Returned Payment	 Up to **$28**. **None**. Up to **$28**.

How We Will Calculate Your Balance: We will use a method called "Average Daily Balance (including new transactions)."

***Variable APR:** The variable APRs are based on an index plus a margin. The margins, APRs and periodic rates will be set forth in your Account Opening Disclosure. The index is the U.S. Prime Rate published in the Wall Street Journal. We will use the most recent index available as of the first day of the calendar month in which the billing cycle begins. For example, the APR that will be applied during your billing cycle that begins in July will be calculated using the index available on July 1. We will not charge an APR greater than the maximum that we are permitted to charge by law (currently 18.00%).

Payments: Subject to applicable law, we may apply your minimum payments in the manner that we choose. E.g., we may apply your minimum payments to transactions with lower APRs before transactions with higher APRs. If your payment exceeds the required minimum periodic payment, we will allocate the excess to the balance with the highest APR first, based on the day payment is credited, including transactions that occur after the close of the billing cycle.

Fees: Late Payment Fees, Returned Payment Fees and Returned Convenience Check Fees will not exceed the amount of the payments; if there is no previous incident of late payment, returned payment, or returned convenience check, as applicable, for the Account in the current billing cycle or in any of the six preceding billing cycles, the fee will not exceed the CFPB limit (currently $30). The Stop Payment Fee on Convenience Checks (if offered), and the returned Convenience Check Fee are each $28. The Research Fee is $25 per hour or fraction thereof. The Periodic Statement Copy Fee is $5 per copy. Research and Periodic Statement Copy Fees apply to requests made by you or third parties (including, for example, subpoenas and search warrants), and will be added to the Account unless payment is received in advance. The Card Replacement Fee is $10 for each Card replacement ordered. Please see our current Fee Schedule for other fees.

Security: Collateral securing other loans that you have with us may secure your Credit Card Account, except that a dwelling will never be considered as security for your Credit Card Account. See the Account Agreement for more information regarding security for your Account.

Iowa: If any Owner or Cardholder is a resident of the State of Iowa, you agree to notify us immediately and to cease all use of the Account. It is against our rules for Iowa residents to use our Credit Card Account because of the Iowa Lender Credit Card Act.

New York: New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. NY State Dept. of Financial Services: 1 (800) 342-3736 or http://www.dfs.ny.gov.

Current Information: The information about the costs of the card is accurate as of October 8, 2026. This information may have changed. To find out what may have changed, please write to Hawaii State Federal Credit Union, Card Operations, P.O. Box 3072, Honolulu, HI 96802-3072, or call on Oahu at (808) 587-2700 or U.S. Toll Free at (888) 586-1056.