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**CREDIT CARD
ACCOUNT
OPENING
DISCLOSURE**



VISA PLATINUM

This Disclosure is incorporated into and becomes part of Your Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your Consumer Credit Card Agreement & Disclosure.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	7.00%
APR for Balance Transfers	0.00% Introductory APR for 18 months from Account opening. After that, Your APR will be 7.00% .
APR for Cash Advances	7.00%
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
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	
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee	\$5.00 or 3.00% of the amount of each balance transfer, whichever is greater 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$20.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)." See Your Account Agreement for more details.

Promotional Period for Introductory APR:

The Introductory APR for balance transfers will apply to transactions posted to Your Account during the first 18 months following the opening of Your Account. Any existing balances on Maui County Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:

We may end Your Introductory APR for balance transfers and apply the prevailing non-introductory APR if You are 60 days late in making a payment.

Billing Rights:

Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

Military Lending Act Disclosures:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if You are 5 or more days late in making a payment. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Balance Transfer Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each balance transfer, whichever is greater. However, this fee is waived after the Promotional Period stated on the previous page. If Your Account is subject to a Balance Transfer Fee (finance charge), the fee will be charged to Your Account when You transfer a balance from an account of another creditor to the Account subject to Your Agreement.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

Periodic Rates:

The Purchase APR is 7.00% which is a daily periodic rate of 0.0192%.

The Introductory Balance Transfer APR is 0.00% which is a daily periodic rate of 0.0000%.

The Balance Transfer APR is 7.00% which is a daily periodic rate of 0.0192%.

The Cash Advance APR is 7.00% which is a daily periodic rate of 0.0192%.