



## VISA PLATINUM REWARDS CARD DISCLOSURE

INTEREST RATES AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases and Cash Advances</b>	<b>8.90%</b> This APR will vary with the market based on the WSJ US Prime Rate.
<b>APR for Balance Transfers</b>	<b>2.99%</b> promotional rate for the life of the balance transfers made between June 1, 2013 and December 31, 2013.^ After December 31, 2013, the APR for new balance transfers will vary with the market based on the WSJ US Prime Rate and is currently <b>8.90%</b>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau website at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
FEES	
<b>Annual Fee</b>	None
<b>Transactional Fees</b>	<ul style="list-style-type: none"> <li>• Balance Transfer: None</li> <li>• Cash Advance: None</li> <li>• Foreign Transaction: <b>1.0%</b> of the transaction amount for both foreign currency transactions and U.S. dollar transaction made in a foreign country</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment: <b>\$20</b> if minimum payment is not received within 15 days of due date</li> <li>• Over Credit Limit: None</li> <li>• Return Payment: <b>\$25</b></li> </ul>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases)”. See your account agreement for more details

**Collection Costs:** You promise to pay all costs of collecting the amount you owe under this Agreement to the extent permitted by state law

^ The promotional balance transfer rate does not apply to current Windward Community FCU (WCFCU) VISA cardholders who transfer their WCFCU credit card balance over to the WCFCU VISA Platinum Rewards card.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in the account agreement. **Balance Transfers:** We will debit your account for the total approved balance transfer amount. A balance transfer request will be declined if the requested amount exceeds your available credit line. **Platinum Rewards:** Cash advances, balance transfers and account fees are excluded from earning Platinum Rewards points- see Platinum Rewards table below for more information. **Other Notes:** Terms, conditions and restrictions apply to the use of this card. Refer to the WCFCU Cardholder Agreement for more details.

**OTHER DISCLOSURES**

Statement Copy Fee: \$2.00  
 Document Copy Fee: \$2.00  
 PIN Replacement Fee: None  
 Card Replacement Fee: \$10.00

**How Your Windward Community FCU VISA Platinum Rewards Program Works**

<b>How you receive your points</b>	You receive 1 point for each \$1 of eligible purchases on your VISA Platinum Rewards Card Eligible purchases are purchases for goods and services minus returns and other credits	Eligible purchases do NOT include: <ul style="list-style-type: none"> <li>• fees or interest charges</li> <li>• balance transfers</li> <li>• cash advances</li> <li>• purchases or reloading of prepaid cards</li> <li>• purchases of any cash equivalents</li> </ul>
<b>When do you receive your points</b>	Earned points will be credited to your account within 45 days of purchase date	
<b>When do points expire</b>	Points will expire four years from the end of the calendar year in which they are earned, and will expire on a first-in, first-out basis annually. Thus, points earned in calendar year one will expire on the last business day of calendar year five. Points will also expire if you or we close your card	
<b>How do you redeem your points</b>	Card holders are eligible to redeem their points from a designated set of merchandise or travel related awards. Go to <a href="http://www.CURewards.com">www.CURewards.com</a> to see the full selection of what is available. You can also call toll-free at <b>(800) 900-6160</b> to redeem your points for travel rewards or to make your reservations with the help of a live agent.	
<b>For more information</b>	Call us at 808-254-3566, visit our website at <a href="http://www.wcfcuhawaii.org">www.wcfcuhawaii.org</a> or go the CURewards website at <a href="http://www.CURewards.com">www.CURewards.com</a>	

**Variable rate:** The Annual percentage Rate is subject to change and will be determined by the Prime Rate on the Tuesday of the last full week before the first day of each quarter (January, April, July, October) of each year as published in the *Wall Street Journal* to which we add a margin.

**Margin:** Purchases, cash advances, and balance transfers will be charged at 5.65% above the Index.

Signature \_\_\_\_\_ Date \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_