

Visa® Credit Card Rates!

Effective 07-01-2010



City Credit Union Center Branch
 2200 Kamehameha Hwy., Ste. 200
 Honolulu, Hawaii 96819
 Oahu 841-6836 • Toll-Free 800-282-0212
 Fax 808-841-6746
 www.AlohaFCU.com

Hawaii's largest locally-based airline credit union, serving all kama'aina in Hawaii's airline industry since 1952!

Annual Percentage Rate (APR) for Purchases	Classic 12.99% Platinum 8.99%
APR for Cash Advances	Classic 12.99% Platinum 8.99%
APR for Balance Transfers	Classic 12.99% Platinum 8.99%
Penalty APR When It Applies	None.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00. The minimum interest charge will not be charged on amounts below \$5.00.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date of each month.
For credit card tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at www.FederalReserve.gov/creditcard

Other Fees	
Set-Up and Maintenance Fees	
♦ Annual Fee	None
♦ Account Set-Up Fee	None
♦ Participation Fee	None
♦ Account Maintenance Fee on Closed Accounts	None
♦ Additional Card Fee (If Provided Before Expiration Date)	\$20.00
Transaction Fees	
♦ Balance Transfer Fee	None
♦ Cash Advance Fee	None
♦ Foreign Transaction Fee	1.00% of each transaction
Penalty Fees	
♦ Late Payment Fee	\$10.00
♦ Over-the-Credit Limit Fee	None
♦ Returned Payment Fee	\$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 July 1, 2010. This information may have changed after this date. To find out what may have changed, contact the credit union.

Products & Services

We've got the products and services to meet the financial and money-saving needs of you and your family!

Savings & Checking

- ♦ Membership Share Savings Account
- ♦ *Always Free* Checking
- ♦ Christmas Savings
- ♦ Share Certificates (CDs)
- ♦ Traditional IRAs
- ♦ Roth IRAs
- ♦ Coverdell Education Savings Account

Loans & Lines of Credit

- ♦ Personal Loans
- ♦ Vehicle Loans
- ♦ Motorcycle Loans
- ♦ Overdraft Protection
- ♦ Visa® Credit Cards **NO ANNUAL FEE!**
- ♦ Home Mortgages
- ♦ Home Equity Lines of Credit

Additional Services

- ♦ **Free** Visa® Check Card*
- ♦ **Free** 500+ Statewide ATM Access**
- ♦ **Free** Travelers Checks
- ♦ **Free** Notary Services
- ♦ **Free** Telephone Account Access
- ♦ **Free** Online Account Access
- ♦ **Free** Kelley Blue Book Quotes
- ♦ **Free** 50+ Shared Branches Statewide
- ♦ Wire Transfers
- ♦ Money Orders
- ♦ Online Bill Payment
- ♦ Vehicle Service Contracts
- ♦ GAP Vehicle Protection
- ♦ Loan Disability Protection

NCUA Your savings federally insured by the National Credit Union Administration to at least \$250,000 and backed by the full faith and credit of the United States government. We do business in accordance with the Equal Credit Opportunity Act and the Equal Housing Act. APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 01/01/2010; subject to change. All credit union products and services subject to membership eligibility. All loan products subject to credit review.

**Not all members will qualify.
 **Members may access ATMs operated by American Savings Bank, First Hawaiian Bank and Aloha Pacific FCU (Kalabash) in Hawaii for unlimited access, without any surcharges.