



KAHULUI FEDERAL CREDIT UNION
 25 West Kamehameha Avenue
 Kahului, Hawaii 96732
 808-871-7705

**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



VISA CLASSIC

| Interest Rates and Interest Charges | |
|--|--|
| Annual Percentage Rate (APR) for Purchases | 7.99% or 12.50% , based on your creditworthiness. |
| APR for Balance Transfers | 7.99% or 12.50% , based on your creditworthiness. |
| APR for Cash Advances | 7.99% or 12.50% , based on your creditworthiness. |
| 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 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 - Annual Fee | None |
| Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee | None None None |
| Penalty Fees - Late Payment Fee - Returned Payment Fee | Up to \$20.00 Up to \$20.00 |

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: September 27, 2017
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Classic is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are 30 or more days late in making a payment.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.



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APPLICATION

There are costs associated with the use of a credit card. Information about costs, rates and fees may be contained in disclosures provided with this application or by calling us toll-free or collect at _____ or writing to us at the address stated on this application.

Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI)
 2. your spouse will use the account, or
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must **individually** complete appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

LOANLINER Account/Loan: Individual Joint
 (Including ATM/Debit card access to the account if available)

Credit Card Account: Individual Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

| | | | |
|---|----------------------------|--|----------------------------|
| Applicant X (Seal) | Date (Seal) | Co-Applicant X (Seal) | Date (Seal) |
|---|----------------------------|--|----------------------------|

Amount Requested \$ _____ Credit Limit Requested \$ _____
 Purpose/Collateral: _____ If Authorized User, Name: _____

PAYMENT PROTECTION Are you interested in having your loan protected? YES NO

If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

Guarantors Complete OTHER section below.

APPLICANT **OTHER** CO-APPLICANT SPOUSE GUARANTOR OTHER

NAME (Last - First - Initial) _____

| | | | |
|----------------|------------------------|----------------|------------------------|
| ACCOUNT NUMBER | SOCIAL SECURITY NUMBER | ACCOUNT NUMBER | SOCIAL SECURITY NUMBER |
|----------------|------------------------|----------------|------------------------|

| | | | |
|------------|---------------|------------|---------------|
| BIRTH DATE | EMAIL ADDRESS | BIRTH DATE | EMAIL ADDRESS |
|------------|---------------|------------|---------------|

| | | | | | |
|------------|------------|---------------------|------------|------------|---------------------|
| HOME PHONE | CELL PHONE | BUSINESS PHONE/EXT. | HOME PHONE | CELL PHONE | BUSINESS PHONE/EXT. |
|------------|------------|---------------------|------------|------------|---------------------|

| | | | |
|-------------------------------|--------------------|-------------------------------|--------------------|
| DRIVER'S LICENSE NUMBER/STATE | AGES OF DEPENDENTS | DRIVER'S LICENSE NUMBER/STATE | AGES OF DEPENDENTS |
|-------------------------------|--------------------|-------------------------------|--------------------|

| | | | |
|---|--|---|--|
| PRESENT ADDRESS (Street - City - State - Zip) | <input type="checkbox"/> OWN <input type="checkbox"/> RENT | PRESENT ADDRESS (Street - City - State - Zip) | <input type="checkbox"/> OWN <input type="checkbox"/> RENT |
| LENGTH AT RESIDENCE | | LENGTH AT RESIDENCE | |

| | | | |
|--|--|--|--|
| PREVIOUS ADDRESS (Street - City - State - Zip) | <input type="checkbox"/> OWN <input type="checkbox"/> RENT | PREVIOUS ADDRESS (Street - City - State - Zip) | <input type="checkbox"/> OWN <input type="checkbox"/> RENT |
| LENGTH AT RESIDENCE | | LENGTH AT RESIDENCE | |

MORTGAGE/RENT OWED TO _____

| | | | | | |
|---------------------|--------------------|-----------------|---------------------|--------------------|-----------------|
| MORTGAGE BALANCE \$ | MONTHLY PAYMENT \$ | INTEREST RATE % | MORTGAGE BALANCE \$ | MONTHLY PAYMENT \$ | INTEREST RATE % |
|---------------------|--------------------|-----------------|---------------------|--------------------|-----------------|

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
 MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME START DATE _____

EMPLOYMENT STATUS FULL TIME PART TIME

NAME AND ADDRESS OF EMPLOYER _____

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

| | | | |
|--------------------------|---------------------|--------------------------|---------------------|
| EMPLOYMENT INCOME PER \$ | OTHER INCOME PER \$ | EMPLOYMENT INCOME PER \$ | OTHER INCOME PER \$ |
| TITLE/GRADE | SOURCE | TITLE/GRADE | SOURCE |

| PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS | | | | PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS | | | | |
|---|---|---------------|--|---|--------------------------|--------------------------|--------------------------|--------------------------|
| STARTING DATE | | ENDING DATE | | STARTING DATE | | ENDING DATE | | |
| MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____ ENDING/SEPARATION DATE _____ | | | | MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____ ENDING/SEPARATION DATE _____ | | | | |
| REFERENCE | | | | REFERENCE | | | | |
| NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | | | | NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | | | | |
| | | | | | | | | |
| RELATIONSHIP | | HOME PHONE | | RELATIONSHIP | | HOME PHONE | | |
| WHAT YOU OWE | | | | | | | | |
| DEBT | CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary) | INTEREST RATE | PRESENT BALANCE | MONTHLY PAYMENT | OWED BY | | | |
| | | | | | APPLICANT | OTHER | | |
| <input type="checkbox"/> RENT | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> | | |
| <input type="checkbox"/> FIRST MORTGAGE (Incl. Tax & Ins.) | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> | | |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> | | |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> | | |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> | | |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> | | |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> | | |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> | | |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> | | |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> | | |
| | | % | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> | | |
| LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED: | | | TOTALS | \$ | \$ | <input type="checkbox"/> | <input type="checkbox"/> | |
| WHAT YOU OWN | | | | | | | | |
| ASSET DESCRIPTION | LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION | MARKET VALUE | PLEGGED AS COLLATERAL FOR ANOTHER LOAN | | | | OWNED BY | |
| | | | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | APPLICANT | OTHER |
| | | \$ | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | <input type="checkbox"/> | <input type="checkbox"/> |
| | | \$ | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | <input type="checkbox"/> | <input type="checkbox"/> |
| | | \$ | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | <input type="checkbox"/> | <input type="checkbox"/> |
| | | \$ | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | <input type="checkbox"/> | <input type="checkbox"/> |
| | | \$ | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | <input type="checkbox"/> | <input type="checkbox"/> |
| | | \$ | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | <input type="checkbox"/> | <input type="checkbox"/> |
| | | \$ | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | <input type="checkbox"/> | <input type="checkbox"/> |
| OTHER INFORMATION ABOUT YOU | | | | | | | APPLICANT | OTHER |
| IF YOU ANSWER "YES" (BY CHECKING THE BOX) TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET | | | | | | | <input type="checkbox"/> | <input type="checkbox"/> |
| 1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN? | | | | | | | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT? | | | | | | | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS? | | | | | | | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? | | | | | | | <input type="checkbox"/> | <input type="checkbox"/> |
| FOR WHOM (Name of Others Obligated on Loan): | | | | | | | <input type="checkbox"/> | <input type="checkbox"/> |
| TO WHOM (Name of Creditor): | | | | | | | <input type="checkbox"/> | <input type="checkbox"/> |

STATE LAW NOTICE(S)

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Wisconsin Residents: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

| | |
|--|--------|
| Signature for Wisconsin Residents Only | Date |
| X | (Seal) |

CONSENSUAL SECURITY INTEREST

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. Shares and deposits in an IRA or 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. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance.

By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest. You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply, if: (i) you become obligated on a credit transaction or establish an account for credit when you are not a covered borrower; or (ii) you cease to be a covered borrower.

| | |
|---|--------|
| Security Interest Acknowledgement and Agreement | Date |
| X | (Seal) |

| | |
|---|--------|
| Security Interest Acknowledgement and Agreement | Date |
| X | (Seal) |

SIGNATURES

By signing or otherwise authenticating below:

1. You promise that everything you have stated in this application is correct to the best of your knowledge, and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.
2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

| | |
|-----------------------|--------|
| Applicant's Signature | Date |
| X | (Seal) |

| | |
|-----------------|--------|
| Other Signature | Date |
| X | (Seal) |

CREDIT UNION USE ONLY

| | | | | | | | |
|------|---|------------------|--------------|-------------------|----------|----------|-------------------------------|
| DATE | <input type="checkbox"/> APPROVED <input type="checkbox"/> DECLINED <small>(Adverse Action Notice Sent)</small> | APPROVED LIMITS: | SIGNATURE \$ | LINE OF CREDIT \$ | OTHER \$ | OTHER \$ | DEBT RATIO/SCORE BEFORE AFTER |
|------|---|------------------|--------------|-------------------|----------|----------|-------------------------------|

LOAN OFFICER COMMENTS:

Credit Committee or Loan Officer Signatures

| | |
|---|--------|
| | Date |
| X | (Seal) |

| | |
|---|--------|
| | Date |
| X | (Seal) |