



**HERITAGE CREDIT CARD DISCLOSURES
(Personal and Private Banking)**

This disclosure was printed on 02/01/19. The information for this card is accurate as of that date and is subject to change after that date. For any changes since the print date, contact us at BankCard Center, P.O. Box 1959, Honolulu, HI, 96805.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	2.99% Intro fixed APR for your first eight billing cycles following the opening of your account. After that, the APR will be 18.00% for Personal cards and 13.24% for Private Banking Platinum cards. These APRs will vary with the market based on the U.S. Prime Rate.
APR for Balance Transfers	2.99% Intro fixed APR for your first eight billing cycles following the opening of your account for balance transfers made within thirty days of account opening. After that, the APR will be 18.00% for Personal cards and 13.24% for Private Banking Platinum cards. These APRs will vary with the market based on the U.S. Prime Rate.
APR for Cash Advances	18.00% Fixed
Penalty APR and When it Applies	18.00% Fixed This APR will apply to your account if you make a late payment. How Long Will the Penalty APR Apply?: The Penalty APR will apply until you have made six consecutive Minimum Payments when due.
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 interest on Purchases if you pay your entire New Balance by the Payment Due Date each month. We will begin charging interest on Cash Advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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 for Personal cards \$50 for Private Banking Platinum cards (we reserve the right to waive the fee so long as you remain a Private Banking customer)
Transaction Fees	<ul style="list-style-type: none"> • Foreign Transaction 3% of the U.S. dollar amount of any Purchase or Cash Advance made in a foreign currency. • Balance Transfer Either \$5 or 5% of the amount of each transfer, whichever is greater • Convenience Check Either \$5 or 5% of the amount of each check, whichever is greater • ATM/Over-the-counter Cash Advance Either \$10 or 5% of the amount of each Cash Advance, whichever is greater
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$39 • Returned Payment Up to \$39

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

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

Unless otherwise defined herein, all capitalized terms shall have the meaning set forth in the applicable version of the Heritage Credit Card Agreement.