



## HERITAGE CREDIT CARD DISCLOSURES

This disclosure was published on 12/01/2022. The information for this card is accurate as of that date and is subject to change after that date. For any changes since the date published, contact us at BankCard Center, P.O. Box 1959, Honolulu, HI, 96805.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>2.99%</b> Intro fixed APR for your first eight (8) billing cycles following the opening of your account.</p> <p>After that, the APR will be <b>18.00%</b>. This APR will vary with the market based on the U.S. Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>2.99%</b> Intro fixed APR for your first eight (8) billing cycles following the opening of your account for balance transfers made within thirty days of account opening.</p> <p>After that, the APR will be <b>18.00%</b>. This APR will vary with the market based on the U.S. Prime Rate.</p>
<b>APR for Cash Advances</b>	<b>18.00%</b> Fixed
<b>Penalty APR and When it Applies</b>	<p><b>18.00%</b> Fixed</p> <p>This APR will apply to your account if you make a late payment.</p> <p><b>How Long Will the Penalty APR Apply?:</b> The Penalty APR will apply until you have made six consecutive Minimum Payments when due.</p>
<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 New Balance by the Payment Due Date each month. We will begin charging interest on Cash Advances on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<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 website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
<b>Annual Fee</b>	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Foreign Transaction</li> <li>• Balance Transfer</li> <li>• Cash Advance</li> </ul>	<p><b>3%</b> of the U.S. dollar amount of any Purchase or Cash Advance made in a foreign currency.</p> <p>Either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater</p> <p>Either <b>\$10</b> or <b>5%</b> of the amount of each Cash Advance, whichever is greater</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<p>Up to <b>\$40</b></p> <p>Up to <b>\$40</b></p>

**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.