



Whaaattt?! Points for Balance Transfers Too?!

Verdie, Support Specialist II
Main Branch/Main Station

Transfer your higher-rate balances to our lower-rate card and enjoy:

- 1 CUReward point for every \$1 you transfer
- Balance Transfer rate rates as low as 7.75% APR*
- Absolutely **NO Balance Transfer Fee**
- Offer ends March 30, 2020

To transfer your balance today, please complete the form below and mail it to 1537 Young Street, 3rd Floor, Honolulu, HI 96826. Or give us a call at 808.973.4311 (toll-free 1.866.351.4311).

Balance Transfer Bonus: You'll earn 1 point for every \$1 you transfer from January 15, 2020 to March 30, 2020, up to your credit limit. After qualifying, please allow 6 to 8 weeks for bonus points to post to your account. To be eligible for this bonus offer, account must be open and not in default at the time of fulfillment.

Successful Balance Transfer requests will post to your account as a Cash Advance. Cash Advance transactions begin accruing interest on the date the transaction is made. Your standard Annual Percentage Rate (APR) of 7.75% to 11.90% based on creditworthiness will apply during this promotion. This offer is valid between January 15, 2020, and March 30, 2020. No Balance Transfer Fee will be assessed for your transfer request. Additional limitations, terms and conditions apply. Please speak with a Hawaii Law Enforcement Federal Credit Union representative for details.

How you earn points: You'll earn points when you, or an authorized user, uses a HLEFCU Platinum Mastercard to make purchases of products and services, minus returns or refunds. Buying products and services with your card, in most cases, will count as a purchase; however, the following types of transactions won't count and won't earn points: cash advances, balance transfers (except during the promotional period), travelers checks, foreign currency, money orders, wire transfers or similar cash-like transactions, lottery tickets, casino gaming chips, race track wagers or similar betting transactions, any checks that access your account, interest, unauthorized or fraudulent charges, and fees of any kind. You'll earn 1 point for each \$1 spent.

How you can use your points: You can use your points to redeem for any available reward options, including cash, gift cards, travel, and products or services made available through the program. Redemption values for reward options vary. Points expiration/losing points: Your points will expire 5 years from the year earned. However, you will immediately lose all your points if your account status changes, or your account is closed for program misuse, fraudulent activities, failure to pay, bankruptcy, or other reasons outlined in your Credit Card Agreement. Offer is subject to credit approval and may change at any time without warning. Please see an HLEFCU representative for details.



**HAWAII LAW
ENFORCEMENT**
FEDERAL CREDIT UNION



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1537 Young Street, 3rd Floor
Honolulu, HI 96826
(808) 973-4311
www.hlefcu.com

**APPLICATION AND
SOLICITATION
DISCLOSURE**



PLATINUM MASTERCARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	7.75% to 11.90% , based on your creditworthiness.
APR for Balance Transfers	7.75% to 11.90% , based on your creditworthiness.
APR for Cash Advances	7.75% to 11.90% , based on your creditworthiness.
Penalty APR and When it Applies	None
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.
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 - Transaction Fee for Purchases	None 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: July 09, 2019
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Platinum Mastercard 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.

Additional fees may apply. Please see an HLEFCU representative for details.





Please complete this form and return it to us at your earliest possible convenience.

Card Issuer 1: _____ Account #: _____

Payment Address: _____

City: _____ State: _____ Zip Code: _____

Payment Amount: _____

Card Issuer 2: _____ Account #: _____

Payment Address: _____

City: _____ State: _____ Zip Code: _____

Payment Amount: _____

Card Issuer 3: _____ Account #: _____

Payment Address: _____

City: _____ State: _____ Zip Code: _____

Payment Amount: _____

Terms & Conditions

1) If the transfer information you provide is incomplete, the Hawaii Law Enforcement Federal Credit Union (hereinafter the "Credit Union") will not be able to process the transfer request. Transfers will be sent only to recognized creditors or financial institutions and will not be sent to your home or billing address. 2) Please continue to make your minimum required payment until the transfer payment appears on that account's billing statement. The Credit Union is not responsible for any remaining balance on that account, or for any finance or other charges you incur due to delays in transferring a balance. 3) If you transfer an amount for a transaction you dispute, you may lose some or all of your rights against the other creditor. 4) While the Credit Union can pay your accounts directly, the Credit Union can not close them for you. If you wish to close any of the transfer accounts you must do so yourself. 5) Account balance transfers are contingent upon setup and assigned credit limit. In some cases the Credit Union may not be able to process a balance transfer request.

By signing, I authorize the Hawaii Law Enforcement Federal Credit Union to pay, on my behalf, each balance or portion of balances I have designated, and acknowledge that I have read the above terms and conditions.

Name (Print)

Account Number

Signature

Date