

SCHEDULE OF FEES AND CHARGES

All rates and service charges subject to change without notice

Share Accounts

Share Account Minimum Balance	\$5.00
Secondary Share Account Minimum Balance	\$25.00
Account Service Fee	\$1.00 per month
(Assessed if the AVERAGE DAILY BALANCE for the period is less than \$5.00)	
SuperShare Account Excess Transaction Fee	\$10.00 per occurrence
(Assessed if more than 3 transactions occur in a month)	
Early Closure Fee (Accounts closed within the first 90 days)	\$25.00
Inactive Account Fee (3 years of no activity) +	\$5.00 per month

Elite Checking Accounts

Elite Checking Account Minimum Balance	None
Minimum Deposit to Open	\$20.00
Early Closure Fee (Accounts closed within the first 90 days)	\$25.00
Inactive Account Fee (1 year of no activity) +	\$5.00 per month

ShareDraft Accounts

ShareDraft Account Minimum Balance	None
Minimum Deposit to Open	\$20.00
Early Closure Fee (Accounts closed within the first 90 days)	\$25.00
Inactive Account Fee (1 year of no activity) +	\$5.00 per month

SuperDraft Accounts

SuperDraft Account Minimum Balance	None
Minimum Deposit to Open	\$1,000.00
Monthly Service Charge	\$10.00
(Assessed if the AVERAGE DAILY BALANCE for the period is less than \$1,000.00)	
Early Closure Fee (Accounts closed within the first 90 days)	\$25.00
Inactive Account Fee (1 year of no activity) +	\$5.00 per month

Premium Money Market Accounts

Premium Money Market Account Minimum Balance	\$50,000.00
Minimum Deposit to Open	\$50,000.00
Monthly Service Charge	\$20.00
(Assessed if the AVERAGE DAILY BALANCE for the period is less than \$50,000.00)	
Early Closure Fee (Accounts closed within the first 180 days)	\$100.00
Inactive Account Fee (3 years of no activity) +	\$5.00 per month

Savings Safari Club and Jump Start Student Accounts

Share Account Minimum Balance	\$25.00
Account Service Fee	\$1.00 per month
(Assessed if the AVERAGE DAILY BALANCE for the period is less than \$25.00)	
Early Closure Fee (Accounts closed within the first 90 days)	\$25.00
Inactive Account Fee (3 years of no activity) +	\$5.00 per month

Health Savings Accounts (HSA)

Health Savings Account Minimum Balance	None
Minimum Deposit to Open	\$100.00
Early Closure Fee (Accounts closed within the first 180 days)	\$100.00
Set up fee	\$25.00
Account Service Fee	\$1.00 per month

+ Activity does not include Credit Union initiated transactions such as dividend payments, service charges, etc.

ACCOUNT RELATED FEES

Non-sufficient Funds-Draft	\$24.00 each
Non-sufficient Funds-ATM or Debit Card Withdrawal	\$24.00 each
Non-sufficient Funds-ACH	\$24.00 each
Courtesy Pay Fee	\$24.00 each
Stop Payment-Drafts	\$24.00 each
Stop Payment-Electronic Funds Transfer	\$24.00 each
Stop Payment-Cashier's Check	\$30.00 each
Non-Notification of Current Mailing Address Fee	\$5.00 per quarter
Requested copies (i.e.: checks, statements, etc.)	\$1.00 per page
Legal Process (Garnishment, Levy)	\$50.00 each
Abandoned Property Processing Fee (assessed in the month an inactive account is processed for escheatment) *	\$35.00
Draft Orders	Fee dependent on style of draft ordered
ATM Card Fee	\$1.00 per month
ATM Card or Debit Card Replacement	\$10.00 per card
ATM Card or Debit Card Re-Activation	\$10.00 per card
Automated ATM PIN Issuance	\$1.00 per card
ATM Withdrawals from non-Bankoh Bankmachines	\$1.50 per withdrawal
Expedited Shipping for ATM / Debit Cards	Charge per card
Federal Express/DHL (within 3 business days / excludes order date)	\$40.00 per card
Express Mail (within 5 business days / excludes order date)	\$25.00 per card

BILL PAY FEES

Stop Payment	\$24.00 each
Requested copies (i.e.: checks, etc.)	\$1.00 per page
Returned Items	\$12.00 each
Manual Payment Reissue	\$12.00 each

OTHER SERVICES

Exchange

Cashier's Checks	1 free per day, \$5.00 each additional Non-Member/Joint Owner to Third Party = \$5.00 each
American Express Travelers Cheques	Free to Members (Not available to Non-Member/Joint Owner)
American Express Travelers Cheques for Two	\$.50 per \$100.00 (Not available to Non-Member/Joint Owner)
American Express Gift Cheques	\$2.50 per check (Not available to Non-Member/Joint Owner)

Miscellaneous

Outgoing Wire Transfers (Domestic / Foreign)	\$25.00
Incoming Wire Transfers through another Bank – Initial Transfer	Free
Subsequent Transfers	\$20.00
(Incoming wire transfers sent directly to HawaiiUSA FCU are free .)	
Records Research	\$20.00 per hour/fraction
Check Collection	\$25.00 per check
Document Review Fee	Actual charges may apply
Safe Deposit Box Rental (automatically deducted from S1-Share Account)	3 x 10 x 21 = \$55.00 per year 5 x 10 x 21 = \$80.00 per year
Safe Deposit Box Key Deposit	\$20.00
Safe Deposit Box-Forced Entry	\$130.00
Notary	Member – 1 st two signatures free Non-Member – Standard fees per Hawaii Revised Statutes
Signature Guaranty (Service available to members only)	Free

* Hawaii Statutes require that after 5 years of inactivity and no member contact, any account balances must be turned over to the State of Hawaii.