

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
SuperShare Account Excess Transaction Fee	\$10.00
<i>(Assessed if more than three (3) transactions occur in a month)</i>	
Monthly Service Fee (Min Avg Bal Fee)	\$1.00 per month
<i>(Assessed if the AVERAGE DAILY BALANCE for the period is less than \$5.00)</i>	
Inactive Account Fee	\$5.00 per month
<i>(Three (3) years of no activity)*</i>	

Maui Property Tax Account

Minimum Balance	None
Minimum Deposit to Open	\$5.00
Inactive Account Fee	\$5.00 per month
<i>(Three (3) years of no activity)*</i>	

Savings Safari Club & Jump Start Student Accounts

Minimum Balance	\$25.00
Monthly Service Fee (Min Avg Bal Fee)	\$1.00 per month
<i>(Assessed if the AVERAGE DAILY BALANCE for the period is less than \$25.00)</i>	
Inactive Account Fee	\$5.00 per month
<i>(Three (3) years of no activity)*</i>	

Share Draft, eLife Checking, and Kasasa Cash Back Checking Accounts

Minimum Balance	None
Minimum Deposit to Open	\$20.00
Inactive Account Fee	\$5.00 per month
<i>(Three (3) years of no activity)*</i>	

MyChance Checking Accounts

Minimum Balance	\$10.00
Minimum Deposit to Open	\$20.00
Monthly Service Fee	\$10.00
Monthly Service Fee (Min Avg Bal Fee)	\$1.00 per month
<i>(Assessed if the AVERAGE DAILY BALANCE for the period is less than \$10.00)</i>	
Inactive Account Fee	\$5.00 per month
<i>(Three (3) years of no activity)*</i>	

Health Savings Accounts (HSA)

Minimum Balance	None
Minimum Deposit to Open	\$100.00
Set Up Fee	\$25.00
Monthly Service Fee	\$1.00 per month

Individual Retirement Accounts (IRA & ROTH IRA)

Minimum Balance	\$100.00
Minimum Deposit to Open	\$100.00

SuperDraft Accounts

Minimum Balance	None
Minimum Deposit to Open	\$1,000.00
Monthly Service Charge (Min Avg Bal Fee)	\$10.00
<i>(Assessed if the AVERAGE DAILY BALANCE for the period is less than \$1,000.00)</i>	
Inactive Account Fee	\$5.00 per month
<i>(Three (3) years of no activity)*</i>	

Premium Money Market Accounts (PMMA)

Minimum Balance	\$50,000.00
Minimum Deposit to Open	\$50,000.00
Monthly Service Charge	\$20.00
<i>(Assessed if the AVERAGE DAILY BALANCE for the period is less than \$50,000.00)</i>	
Inactive Account Fee	\$5.00 per month
<i>(Three (3) years of no activity)*</i>	

GENERAL ACCOUNT FEES

Early Closure Fee	
Within 90 days	\$25.00
Within 180 days	\$100.00
<i>(Assessed on Money Market Accounts and Health Savings Accounts)</i>	
Invalid Address Fee	\$5.00 per quarter
Abandoned Property Processing Fee	\$50.00
<i>(Assessed in the month an inactive account is processed for escheatment)*</i>	

ACCOUNT RELATED FEES

Courtesy Pay Fee	\$29.00 each
NSF (Non-Sufficient Funds) Fee	
(per presentment)	\$29.00 each
Overdrawn Fee	\$29.00 each
Return Fee (Returned deposited item)	\$10.00 each
Stop Payment – Draft	\$25.00 each
Stop Payment – Electronic Funds Transfer	\$25.00 each
Stop Payment – Cashier’s Check	\$30.00 each
Legal Processing Fee (i.e. Garnishment, Levy) ..	\$50.00 each
Check Orders	
All Checking Account Holders	At Cost

OTHER SERVICES

Bill Pay Fees

Returned Items.....\$12.00 each
Stop Payment – Bill Payment Checks.....\$25.00 each
Manual Payment Reissue\$12.00 each

Card Fees

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
Expedited Shipping of ATM/Debit Cards \$40.00 per card
ATM Withdrawals

Non-HawaiiUSA/Bankoh ATMs..... \$2.00 per withdrawal
ATM Access at HawaiiUSA, Bankoh Bank Machines and
COOP ATM Machines..... No Charge
Cross-Border (International) Transactions

Cross-Border Assessment 0.9% of the transaction
*(Without currency conversion;
single currency conversion)*

Multi-Currency Conversion..... 1.1% of the transaction
*(With currency conversion;
multi-currency conversion)*

Exchange

Cashier’s Checks

Members One (1) free per day,
\$8.00 each additional

Non-Member/Joint Owner to
Third Party/ Exchange Payee Checks.....\$20.00 each

Safe Deposit Box Services

Safebox Fee¹ (Annual Rental)
3 x 10 x 21 \$55.00
5 x 10 x 21 \$80.00
10 x 10 x 21 \$130.00
Key Deposit..... \$20.00
Forced Entry..... Minimum charge of \$130.00
Lock Replacement..... Minimum charge of \$130.00

Transfer Funds

Outgoing Wire Transfers

Domestic..... \$40.00
Foreign..... \$45.00

Wire Tracer

Domestic..... Free
Foreign..... \$25.00

Incoming Wire Transfers Free

Miscellaneous

Records Research..... \$25.00 per hour/fraction
Requested Copies (i.e., checks, etc.) \$2.50 per page
Check Collection..... \$25.00 per check
Document Review Fee Actual charges may apply

Notary

MemberFirst two (2) signatures free
Non-Member..... Standard fee per
Hawaii Revised Statutes

Signature Guarantee Free
(Service available to members only)

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

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

¹ Annual rental fees are automatically deducted from S01 – Prime
Share Account