

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 Opening Deposit	\$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 Accounts

Minimum Balance	None
Minimum Deposit to Open	
Share Draft	\$20.00
eLife Checking	\$20.00
Inactive Account Fee	\$5.00 per month
<i>(One (1) year 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>(One (1) year 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>(One (1) year 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 Premium 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	\$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

<u>Bill Pay Fees</u>	
Returned Items	\$12.00 each

