

BUSINESS SCHEDULE OF FEES AND CHARGES

All rates and service charges subject to change without notice

Business Share Accounts

Share Account Minimum Balance (Par Value)	\$ 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>	

Business Money Market Accounts (BMMA)

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>	

Business Share Draft Account (Standard)

Minimum Deposit to Open	\$100.00
Average Daily Balance Requirement	\$500.00
Monthly Service Fee	\$5.00
<i>(Assessed if the Average Daily Balance for this period is less than \$500.00)</i>	
First 75 transactions	No Charge
76-100 transactions	\$0.20 per transaction*
101 and over transactions	\$0.40 per transaction**
<i>(i.e. deposits, checks paid, etc.)</i>	
Telephone Banking	No Charge
Online Banking/Bill Payment	No Charge
Inactive Account Fee	\$5.00 per month
<i>(Three (3) years of no activity)*</i>	

Business Share Draft Account (Church, School, Community and Non-Profit Organizations)

Minimum Deposit to Open	\$100.00
Average Daily Balance Requirement	None
First 75 transactions	No Charge
76-100 transactions	\$0.20 per transaction*
101 and over transactions	\$0.40 per transaction**
<i>(i.e. deposits, checks paid, etc.)</i>	
ATM Access	Not Available
Telephone Banking	Not Available
Online Banking/Bill Payment	Not Available
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 the Business Money Market Account)</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

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	Fee dependent on style of draft ordered

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

Business Debit Card – Annual Fee#	No Annual Fee
System Generated PIN	\$1.00 per mailer
Debit Card Replacement	\$10.00 per card
Debit Card Re-Activation	\$10.00 per card
Expedited Shipping of 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
<i>(Without currency conversion; single currency conversion)</i>	
Multi-Currency Conversion	1.1% of the transaction
<i>(With currency conversion; multi-currency conversion)</i>	

