

**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 .....	No Charge
Online Banking/Bill Payment .....	No Charge
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
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>	

**Exchange**

Cashier's Checks  
Members ..... One (1) free per day,  
\$8.00 each additional

**Transfer Funds**

Outgoing Wire Transfers  
Domestic..... \$40.00  
Foreign..... \$45.00  
Wire Tracer  
Domestic..... Free  
Foreign..... \$25.00  
Incoming Wire Transfers  
Sent Directly to HawaiiUSA FCU..... 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  
Member ..... First two (2) signatures free  
Non-Member..... Standard fee per  
Hawaii Revised Statutes  
Signature Guarantee ..... Free  
(Service available to members only)

- \* Average Daily Balance Requirement of \$2,500 to avoid monthly service fee and per item charge.
- \*\* Average Daily Balance Requirement of \$7,500 to avoid monthly service fee and per item charge.
- + 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.
- # Business Debit Card – NOT available to Non-Profit or Club accounts