

**SCHEDULE OF FEES AND CHARGES**

All rates and service charges subject to change without notice

**Member Business Share (Savings) and Share Draft (Checking) Accounts**

<b>Business Share Account</b>	
Share Account Minimum Balance ( <i>Par Value</i> )	\$5.00
Secondary Share Account Minimum Balance	\$25.00
Monthly Service Fee ( <i>Min Avg Bal Fee</i> ) (Assessed if the Average Daily Balance for the period is less than \$5.00)	\$1.00
SuperShare Account Excess Transaction Fee ( <i>Assessed if more than three (3) transactions occur in a month</i> )	\$10.00 per occurrence
Early Closure Fee ( <i>Accounts closed within the first 90 days</i> )	\$25.00
Inactive Account Fee ( <i>Three (3) years of no activity</i> ) <sup>†</sup>	\$5.00 per month
<b>Business Money Market Account</b>	
Minimum Deposit to Open	\$50,000.00
Business Money Market Account Minimum Balance	\$50,000.00
Monthly Service Fee ( <i>Min Avg Bal Fee</i> ) (Assessed if the Average Daily Balance for the period is less than \$50,000.00)	\$20.00
Early Closure Fee ( <i>Accounts closed within the first 180 days</i> )	\$100.00
Inactive Account Fee ( <i>Three (3) years of no activity</i> ) <sup>†</sup>	\$5.00 per month
<b>Business Share Draft Account(Standard)</b>	
Minimum Deposit to Open	\$100.00
Average Daily Balance Requirement	\$500.00
Monthly Service Fee ( <i>Assessed if the Average Daily Balance for the period is less than \$500.00</i> )	\$5.00
First 75 transactions ( <i>i.e. deposits, checks paid, etc.</i> )	No charge
76 to 100 transactions ( <i>i.e. deposits, checks paid, etc.</i> )	\$0.20 per transaction*
101 and over transactions, additional \$0.20 per transaction or	\$0.40 per transaction**
Telephone Banking	No charge
Online Banking/Bill Payment	No charge
ATM Access at HawaiiUSA FCU and Bankoh Bank Machines	No charge
Early Closure Fee ( <i>Accounts closed within the first 90 days</i> )	\$25.00
Inactive Account Fee ( <i>One (1) year of no activity</i> ) <sup>†</sup>	\$5.00 per month
<b>Business Share Draft Account (Church, School, Community and Non-Profit Organizations)</b>	
Minimum Deposit to Open	\$100.00
Average Daily Balance Requirement	None
First 75 transactions ( <i>i.e. deposits, checks paid, etc.</i> )	No charge
76 to 100 transactions ( <i>i.e. deposits, checks paid, etc.</i> )	\$0.20 per transaction*
101 and over transactions, additional \$0.20 per transaction or	\$0.40 per transaction**
Telephone Banking	Not available
Online Banking/Bill Payment	Not available
ATM Access	Not available
Inactive Account Fee ( <i>One (1) year of no activity</i> ) <sup>†</sup>	\$5.00 per month

<b>Account Related Fees</b>	
NSF (Non-Sufficient Funds) Fee	\$29.00 each
Overdrawn Fee	\$29.00 each
Stop Payment – Draft, Electronic Funds Transfer	\$25.00 each
Stop Payment – Cashier's Check	\$30.00 each
Return Fee ( <i>Returned Deposited Item</i> )	\$10.00 each
ACH Credit Origination Fee – One Time/Recurring Payment Request	\$3.00 per transaction fee
Invalid Address Fee	\$5.00 per quarter
Requested Copies ( <i>i.e. checks, statements, etc.</i> )	\$2.50 per page
Legal Process ( <i>i.e. Garnishment, Levy</i> )	\$50.00 each
Abandoned Property Processing fee ( <i>Assessed in the month an inactive account is processed for escheatment</i> ) <sup>++</sup>	\$35.00
Check Orders (Harland Clarke)	Fee dependent on style of draft ordered
Business Debit Card – Annual Fee <sup>#</sup>	No annual fee
Debit Card Replacement	\$10.00 per card
Debit Card Re-Activation	\$10.00 per card
System Generated PIN	\$1.00 per mailer
Expedited Shipping of Debit Card	\$40.00 per card
ATM Withdrawals from Non-HawaiiUSA and Non-Bankoh Bank Machines <sup>^</sup>	\$2.00 per withdrawal
Cross-Border (International) Transaction Assessment	
Cross-Border Assessment (Without currency conversion; single currency conversion)	0.9% of the transaction
Cross-Border Assessment (With currency conversion; multi-currency conversion)	1.1% of the transaction
<b>Bill Pay Fees</b>	
Stop Payment	\$25.00 each
Requested copies ( <i>i.e. checks, etc.</i> )	\$2.50 per page
Returned Items	\$12.00 each
Manual Payment Reissue	\$12.00 each
<b>Exchange Services</b>	
Cashier's Checks – Individual Members Only	One (1) free per day, \$8.00 each additional
American Express Travelers Cheques – Individual Members Only	Free
American Express Travelers Cheques for Two – Individual Members Only	\$0.50 per \$100.00
American Express Gift Cheques – Individual Members Only	\$2.50 per check
<b>Miscellaneous</b>	
Outgoing Wire Transfers – Domestic	\$40.00
Outgoing Wire Transfers – Foreign	\$45.00
Incoming Wire Transfers through Another Bank	
Initial Transfer	Free
Subsequent Transfers	\$20.00
Incoming Wire Transfers Sent Directly to HawaiiUSA FCU	Free
Records Research	\$25.00 per hour/fraction
Check Collection	\$25.00 per check
Notary – Members	First two (2) signatures Free
Notary – Non-Members	Standard fees per Hawaii Revised Statutes
Signature Guarantee – Members Only	Free

\* 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.

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

<sup>++</sup> 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.

<sup>#</sup> Business Debit Card – NOT available to Non-Profit or Club accounts.