

**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 Accounts**

Minimum Balance .....	None
Minimum Deposit to Open	
Share Draft .....	\$20.00
eLife Checking .....	\$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 Accountholders .....	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  
System Generated PIN .....\$1.00 per mailer  
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

**American Express Travelers Cheques**

Members ..... Free  
Non-Member/Joint Owner ..... Not Available

**American Express Travelers Cheques for Two**

Members ..... \$0.50 per \$100.00  
Non-Member/Joint Owner ..... Not Available

**American Express Gift Cheques**

Members .....\$2.50 per check  
Non-Member/Joint Owner ..... Not Available

**Safe Deposit Box Services**

**Safebox Fee<sup>1</sup> (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**

Member .....First 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.

<sup>1</sup> Annual rental fees are automatically deducted from S01 – Prime Share Account