

SCHEDULE OF FEES AND CHARGES

All rates and service charges subject to change without notice

Savings Accounts (Shares)

Basic Savings (Prime Share) & Secondary Savings Accounts (Secondary Share)

Basic Savings Minimum Balance	\$ 5.00
Secondary Savings 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 \$5.00)</i>
Inactive Account Fee	\$5.00 per month <i>(Three (3) years of no activity)*</i>

Super Savings Account (Super Share)

Minimum Balance	None
Minimum Deposit to Open	\$10,000.00
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>

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>

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

Rewards Checking Accounts

eLife Checking & Kasasa Cash Back Checking Accounts

Minimum Balance	None
Minimum Deposit to Open	\$20.00
Inactive Account Fee	\$5.00 per month <i>(Three (3) years of no activity)*</i>

Basic Checking Accounts (Draft)

Basic Checking Account (Share Draft)

Minimum Balance	None
Minimum Deposit to Open	\$20.00
Inactive Account Fee	\$5.00 per month <i>(Three (3) years of no activity)*</i>
Paper Statement Fee	\$5.00 per month

Super Checking Account (Super Draft)

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>

MyChance Checking Account

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>

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
Stop Payment – Check.....	\$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
‡ Max limit of 3 fees Per Account Per Day	

OTHER SERVICES

Bill Pay Fees

Stop Payment – Bill Payment Checks	\$25.00 each
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Card Fees

ATM Card Fee.....	\$1.00 per month
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 HawaiiUSA and Bankoh Bank 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
Non-Member/Joint Owner to Third Party/ Exchange Payee Checks.....	\$20.00 each

Safe Deposit Box Services

Safebox Fee ¹ (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
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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 <i>(Service available to members only)</i>

+ 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.
¹ Annual rental fees are automatically deducted from S01 – Basic Savings Account (Prime Share)