

Fee Schedule

Savings Account Fees

Regular Share	
Average Daily Balance of \$100 or higher.....	No Charge
Average Daily Balance below \$100.....	\$ 1.00/month
Money Market Savings	
Average Daily Balance of \$500 or higher.....	No Charge
Average Daily Balance below \$500.....	\$ 1.00/month
Kids Club (For ages 0 - 12 years)	
Minimum Balance Required.....	\$ 25.00
Monthly Service Fee.....	None
Advantage Savings (For ages 13 - 22 years)	
Minimum Balance Required.....	\$ 25.00
Monthly Service Fee.....	None

Checking Account Fees

Preferred Checking	
Average Daily Balance of \$400 or higher.....	No Charge
Average Daily Balance below \$400.....	\$ 5.00/month
<i>Monthly Service fee waived for members with a minimum direct deposit of \$200 per pay period to Preferred Checking, age 55+, or \$50,000+ on deposit with the Credit Union.</i>	
Value Checking	
Average Daily Balance.....	None
Monthly Service Fee.....	None
Advantage Checking (For ages 16 - 22 years)	
Average Daily Balance.....	None
Monthly Service Fee.....	None
Non-Sufficient Fees.....	\$ 10.00/item
<i>One order free on HIFICU Custom Checks per year. Account does not earn dividends.</i>	
Stop Payment Fee.....	\$ 20.00/item
Check Copy Fee.....	\$ 3.00/item
Non-Sufficient Funds Fee.....	\$ 20.00/presentment
Courtesy Overdraft Protection Fees.....	\$ 20.00/presentment
<i>Refer to corresponding brochure for details</i>	

Check Fees

Teller Check fee.....	First One Free
(Fees on Daily Basis).....	\$ 5.00/check
Teller Check Stop Payment Fee.....	\$ 20.00/item
Non-member (exchange for HIFICU share draft).....	\$ 10.00
First Draft Order	
HIFICU Custom Checks (100 drafts with duplicate).....	No Charge*
All other styles	At Cost
Draft Reorders	
With Direct Deposit, Age 55+ or \$50,000 on deposit:	
HIFICU Custom Checks (100 drafts with duplicate).....	No Charge*
All other styles.....	At Cost
Without Direct Deposit	
All styles.....	At Cost
Vinyl Covers.....	No Charge
Wallets and Other Items.....	At Cost

* Reorders are limited to 1 box per order.

ATM Fees

Withdrawal, Transfer, Balance Inquiry, Denial Fee at Hawaiian Financial FCU ATMs and Bank of Hawaii ATMs, and Deposits made at HIFICU ATMs	
First 10 per month.....	Free**
Advantage Shares/Checking.....	Free**
ATM fee after first 10 free per month at HIFICU ATMs and Bank of Hawaii ATMs.....	
	\$1.00
Withdrawal, Transfer, Balance Inquiry, Denial Fee at Non-Hawaiian Financial FCU ATMs and Non-Bank of Hawaii ATMs.....	
	\$ 1.00**

**When you use an ATM not owned by us or Bank of Hawaii, you may be charged a fee by the ATM operator and any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. Such fees are in addition to the \$1.00 fee that HIFICU charges.

Home Branching & Home Branching Billpayer

Home Branching Enrollment.....	Fee waived until further notice ⁺
Home Branching Billpayer.....	Fee waived until further notice*
Check Copy Fee.....	\$ 3.00/item
Stop Payment Fee.....	\$ 20.00/item
Non-sufficient Funds Fee.....	\$ 20.00/presentment
Reconnect Fee (service cancelled w/ 90 days of inactivity).....	\$ 4.00
⁺ Regular fee is \$2.00/mo. (free w/direct deposit or Student Checking)	
*Regular fee is \$4.00/mo. Available only to members with Share Draft Accounts.	

Safe Deposit Box Fees

Annual Rental	
Size: 5 x 5 x 24	\$ 35.00
3 x 10 x 24	\$ 45.00
5 x 10 x 24	\$ 70.00
10 x 10 x 24	\$ 120.00
Change of Lock Fee.....	At Cost
Drilling of Box Fee.....	At Cost
Key Deposit.....	\$ 10.00

Outgoing Wire Fees (per transfer)

Domestic.....	\$ 35.00
International.....	\$ 40.00
(Outgoing wires must be done in person and received by 9:00am. All wires received after 9:00am will be sent the following business day.)	

Incoming Wire Fees

Incoming Wire Fee.....	No Charge
Incoming Wire Instructions:	
Credit:	Hawaiian Financial Federal Credit Union 1138 North King Street Honolulu, HI ABA# 3213-7907-0
Final Credit:	Member's Name Account Number-sub account

Foreign Currency Exchange Fees (per transaction)

Sell to Member (up to \$350 U.S.).....	\$ 15.00
Sell to Member (over \$350 U.S.).....	\$ 5.00
Buy from Member (any amount).....	\$ 5.00
Returns within 5 business days.....	\$ 5.00
Returns over 5 business days.....	\$ Buy Rate

Other Service Fees (applicable to all accounts)

Account Reconciliation.....	\$ 15.00/hour
Account Research Fee.....	\$ 15.00/hour
Statement Copy, Statement Duplicate or Account History.....	
	\$ 2.00/copy
Account Closure Fee within 90 days.....	\$ 25.00
Money Order.....	\$ 2.00/item
(Maximum Dollar Amount Available).....	\$ 1,000.00
ShareCard or CheckCard Replacement	
Fee For Lost Cards.....	\$ 10.00
PIN Replacement Fee.....	\$ 1.00
Legal Processing Fee.....	\$ 40.00
(Garnishment, Levies)	
Document Review Fee.....	Actual Charges May Apply
Non-Sufficient Funds Fee.....	\$ 20.00/presentment
Return Deposit Fee.....	\$ 5.00/item
Return Deposit Fee (Shared Branching Returns).....	\$ 15.00/item
Inactive Account Fee (after three years no activity).....	\$ 5.00/month
Special Handling for Abandoned Account Fee.....	\$ 30.00/item
Return Payment Fee.....	\$ 20.00/item

ACH Stop/Revocation.....\$ 20.00/item

Credit Union Membership

Membership Share Par Value.....\$ 5.00

Truth-in-Savings Account Disclosures

1. Rate Information

The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Regular Share (S), Christmas (SC), Kids Club (KIDS), Advantage Savings (ADV), Regular IRA (SI), Money Market (SM), and Preferred Checking (SD) accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Money Market (SM) account is a Tiered Rate Account. If your account has a balance of \$5.00 but less than \$5,000, you will earn the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate & Fee Schedule. If your balance is \$5,000 but less than \$50,000, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your balance is \$50,000 but less than \$100,000, the third Dividend Rate and Annual Percentage Yield will apply. If your balance is \$100,000+, the fourth Dividend Rate and Annual Percentage Yield will apply. Once a particular balance range is met on a tiered rate account, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the entire balance of that account.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

3. Dividend Compounding and Crediting

The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate & Fee Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

For all accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

5. Balance Information

The minimum balance requirements applicable to each account are set forth in the Rate & Fee Schedule. For Regular Share (S), Preferred Checking (SD), and Money Market Savings (SM) accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met, there will be a service fee as set forth on the reverse side. For Regular Share (S), Christmas (SC), Kids Club (KIDS), Advantage Savings (ADV), Regular IRA (SI), and Preferred Checking (SD) accounts, there is a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. For Money Market (SM) accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For Regular Share (S), Christmas (SC), Regular IRA (SI), Kids Club (KIDS), Advantage Savings (ADV), and Preferred Checking (SD) accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period. For Money Market (SM) accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day. For Advantage Checking (SDA) and Value Checking (SDF) accounts, there are no balance requirements and no dividends earned.

6. Account Limitations

For Regular Share (S), Christmas (SC), Kids Club (KIDS), Advantage Savings (ADV), Regular IRA (SI), and Money Market (SM) accounts, no more than six (6) preauthorized, automatic, internet banking, or ephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Preferred Checking (SD), Value Checking (SDF), and Advantage Checking (SDA) accounts, no account limitations apply.