



HAWAII STATE FEDERAL CREDIT UNION

P.O. Box 3072 • Honolulu, HI 96802-3072

CONSUMER FEE SCHEDULE

Effective Date: June 1, 2017

The fees appearing in this Consumer Fee Schedule are accurate and in effect for accounts as of the Effective Date indicated above. Please file this with your other credit union documents and agreements. If you have any questions or require current fee information about your accounts, please call HSFCU at 587-2700 (Oahu) or toll-free 1 (888) 586-1056 (Continental U.S. and Neighbor Islands).

REGULAR SHARE ACCOUNT

Monthly Service Fee \$5 per month
(Service fee is not charged with \$100 average daily balance maintained after 6 months.)*

CHECKING ACCOUNTS

Simple Checking Monthly Service Fee \$5 per month
(Service fee is not charged with e-Statement, direct deposit into this account or if any member on the account is age 55 or older.)

Dividend Checking Monthly Service Fee \$5 per month
(Service fee is not charged if 20 debit card purchases are posted, or if \$1,000 average daily balance is maintained.)*

Relationship Checking Monthly Service Fee \$20 per month
(Service fee is not charged if the primary member has a \$25,000 Combined Balance for the month, calculated by adding the primary member's average daily balance for all savings, checking and term share accounts during the month, and the end-of-month balance for all loans in good standing, including HELOCs and credit cards. Accounts must remain open at the end of the month to be included. Mortgages, business accounts and business loans are excluded. The credit card balance may be determined prior to month-end. See Truth-in-Savings Disclosure.)

*For purposes of calculating monthly service fees for Regular Share, Simple Checking and Dividend Checking Accounts, the Service Fee Period ends on the last day during the calendar month on which HSFCU processes transactions (i.e., every day except Sundays and federal holidays); the Service Fee Period begins on the first calendar day after the end of the prior Service Fee Period (which may be prior to the first day of the calendar month). E.g., if May 29 is the last processing day in May, and June 29 is the last processing day in June, the Service Fee Period for the June periodic statement will be May 30 to June 29. For Dividend Checking Accounts, debit card purchases must be posted during the Service Fee Period to qualify for the monthly service fee waiver. See Truth-in-Savings Disclosure.

OTHER CHECKING ACCOUNT FEES

Box of Checks Cost varies based on style;
1st box of standard checks free per year
Copy of Canceled Check \$1 per copy
Early Closure (If closed within first 6 months) \$25

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Non-member Beneficiary IRA Monthly Service Fee \$10 per month
IRA Transfer (To another institution) \$25 per transfer

DEBIT CARDS AND ATM SHARECARDS

Debit Card Annual Fee None
Replacement Card \$10 per card
Rush Order \$35 additional per card
International Transactions 1% of the transaction amount

TRANSACTION FEES FOR ATMs**

Savings, Simple Checking and Dividend Checking

HSFCU or Bank of Hawaii ATM Transactions None**
Other ATM Transactions \$1 per transaction (20 waived per month), plus 1% of the transaction amount for each international transaction**

Relationship Checking

Domestic ATM Transactions None**
International ATM Transactions 1% of the transaction amount**

**ATM Surcharge Fees. When you use an ATM not owned by us or Bank of Hawaii, you may be assessed a surcharge fee by the ATM operator or network used. In the U.S., the amount and nature of the surcharge fee will be disclosed by the machine or terminal owner at the time of the transaction. For Relationship Checking Accounts, Hawaii State FCU will rebate up to \$5 per transaction/\$20 per statement for domestic third party ATM surcharge fees.

WIRE TRANSFERS

Outgoing Domestic \$35 per transfer
Outgoing Domestic (Relationship Checking) \$5 per transfer

INTERNET BILL PAYMENT

Monthly Fee None

SAFE DEPOSIT BOX RENTAL

Box Size
5" x 5" \$50 per year
3" x 10" \$60 per year
5" x 10" \$75 per year
Late Payment \$10 per delinquency
Lost Key Replacement Actual Cost
Locksmith Services Actual Cost

Note: Contents of Safe Deposit Boxes are not insured by Hawaii State FCU, the NCUA or any other government agency.

OTHER SERVICES

Official Check by members \$10 per check
(1 free Official Check per day for Members)
Official Check by non-members in exchange for on-us check \$10 per check
Official Check Special Handling (Mailed to address not on file) \$2.50 per check
Copy of Cleared Official Check \$5 per copy
(Additional record retrieval, research, and other fees may apply)
Travelers Checks (Single signature) No Charge
Notary (By appointment only) \$5 per signature
(2 free signatures per day for Members)
Deposit of Roll of Coins Up to 10 rolls per day free
\$0.25 per additional roll

OTHER APPLICABLE FEES

Overdraft or Returned Item Fee as Insufficient Funds Charge \$28 per Item
(Fee is assessed for all debits, withdrawals, transfers, payments, checks, and other items if the available balance is insufficient when the item is submitted for payment, whether or not the item is paid or returned; e.g., ACH debits; ATM, teller or telephonic Private Line withdrawals; online banking or mobile banking transfers; internet bill payments, PIN-based or signature-based purchase (POS) transactions; checks or other electronic transactions; except where prohibited by law. A fee will be assessed each time an item is returned. There is no limit on the total fees that we can charge you for overdrafts and returned items. We will charge the fee, even if the current or actual balance in your account exceeds the amount of the item or transaction, and even if your available balance was sufficient to cover a debit card transaction at the time we pre-authorized the item or transaction at the merchant's request.)

Stop Payment \$28 per request
(Checks, Official Checks***, ACH Stop and Revocation, BillPayer checks)
(***Payment cannot be stopped on an Official Check until 90 days after the date of issue)

Returned Deposit Item \$5 per item
Foreign Currency Purchase/Exchange \$5 per transaction
(If purchase is less than \$300) \$10 additional shipping fee
Inactive Account Fee \$5 per month
(After 12 months of no member-initiated activity for a checking account)
(After 36 months of no member-initiated activity for a savings account)

Abandoned Property Processing \$35 when escheated
Return of Revoked Automated Payment \$1 per payment
Account Reconciliation and Research \$25 per hour
ATM Research/Photographs Cost varies; contact us
Copy of Statement \$5 per copy
Record Retrieval (Off-site storage) \$5 per storage box
Legal Processing (E.g., levy, subpoena, garnishment) \$50 per document
(Additional record retrieval, research, copy and other fees may apply)

CREDIT UNION MEMBERSHIP

Membership Share \$100 par value
Subscription to shares are payable at the time of subscription, or in installments, not to exceed six (6) months.

Federally insured by NCUA
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