



CHANGE IN TERMS NOTICE - EFFECTIVE JUNE 1, 2019

Consumer Membership and Account Agreement, Overdraft Disclosure, Funds Availability Policy, and Consumer Electronic Fund Transfers Agreement and Disclosure

The following change in terms provisions supplement, *but unless otherwise explicitly stated do not replace*, the provisions in your Consumer Membership and Account Agreement, Overdraft Disclosure, Funds Availability Policy, and Consumer Electronic Fund Transfers Agreement and Disclosure for your consumer accounts. Please keep this Notice with those documents. The changes are effective June 1, 2019.

If you would like a complete copy of the revised documents, please come into any branch; call us at (808) 587-2700 – Island of Oahu, or (888) 586-1056 (Toll Free); visit our website at <https://www.hawaiistatefcu.com/disclosures>; or write to us at Hawaii State FCU, Attention Call Center, P.O. Box 3072 Honolulu, HI 96802-3072.

Note: Consumer accounts are for personal, family or household purposes only and are governed by the Consumer Membership and Account Agreement. All other accounts are considered business accounts and are governed by the Business Membership and Account Agreement. Please contact us if the status of your account should be changed.

CONSUMER MEMBERSHIP AND ACCOUNT AGREEMENT Change in Terms¹

CONTRACT* - Your account ownership features are designated by you on your account card or through the Credit Union's online application and authentication process. By signing an account card or authenticating your request, or by adding, changing or continuing to use your accounts and services, each of you, jointly and severally, agree to the terms and conditions in this agreement, the account card, arbitration agreement (if applicable), consumer electronic fund transfers agreement and disclosure, funds availability policy disclosure, overdraft disclosure, Truth-in-Savings disclosure, consumer fee schedule, privacy notice, account receipt, and other disclosures we provide to you, the Credit Union's bylaws and policies, and any amendments we make to these documents from time to time, all of which collectively govern your membership, accounts and services. You also agree that your accounts and services are governed by applicable present and future federal and state laws, local banking customs and clearinghouse and other payment system rules.

INDIVIDUAL ACCOUNTS - For trust accounts, when a trustee no longer holds office, the successor trustee will be authorized to act on the account after submitting necessary documentation.

POD ACCOUNT DESIGNATIONS - A Payable on Death (POD) account designation is an instruction to the Credit Union that an individual or joint account so designated is payable to the owner(s) during his, her, or their lifetimes and, when the last account owner dies, is payable to all surviving POD beneficiaries/payees (subject to the Credit Union's statutory lien for the deceased owner's obligations and to any security interest or pledge granted by a deceased owner). The owner(s) may change the POD beneficiary at any time during their lifetime. Changes in beneficiary designation(s) must be provided to the Credit Union in writing and signed by all account owner(s) then living on a form and in a manner acceptable to the Credit Union. Funds in accounts payable to more than one (1) surviving beneficiary/payee will be split equally among the beneficiaries/payees who are alive when the owner or last surviving owner of a joint account dies. If no beneficiary/payee survives the last owner, the estate of the last living owner is entitled to the funds.

DEPOSIT OF FUNDS REQUIREMENTS - Funds may be deposited to your accounts in any manner approved by the Credit Union and in accordance with any requirements set forth on Truth-in-Savings disclosure, or other applicable agreement or disclosure.

Endorsements. If we offer a remote deposit capture service and you have been approved to use the service to make deposits to your account, you agree that, prior to transmitting check or draft images, you will restrictively endorse each original check or draft in accordance with any other agreement with us that governs this service. You agree to indemnify us from any claim and reimburse us for any damages we incur because you fail to properly endorse a check or item.

Restrictive Legends.* Some checks, drafts or other items contain restrictive legends or similar limitations on the front of the item. Examples of restrictive legends include "two signatures required," "void after 60 days," "not valid over \$500," "with reservation of rights under UCC," "without prejudice," and "under protest." You agree that restrictive legends are for your internal purposes only and are not binding on the Credit Union. We are not liable for payment of any check, draft or other item contrary to a restrictive legend or other limitation.

Direct Deposits and Preauthorized Transfers. If you initiated a direct deposit through a third party, you must notify the third party to cancel or change it. Contact us to establish, cancel or change a preauthorized transfer between Credit Union Accounts. Unless we are permitted by law to do so, after we have time to process notice of a bankruptcy filing, we will stop transferring funds from the bankruptcy debtor's Credit Union account to pay Credit Union loans if such transfers were only authorized prior to the bankruptcy filing.

¹ Sections marked with an asterisk (*) replace in their entirety sections in the underlying agreement. The sections in the Consumer Membership and Account Agreement entitled "Overdrafts," "Payment of Overdrafts," "Overdraft Protection Plan," "Order of Payments," and "Governing Law" are deleted. The section in the Consumer Electronic Fund Transfers Agreement and Disclosure entitled "Governing Law" is deleted. All other sections continue to apply, as supplemented by these Change in Terms, and are not replaced.

Crediting of Deposits. Please refer to our Funds Availability Policy for information regarding when deposits are deemed received by us, and for information regarding when funds are made available. Please remember that even after we make funds available to you, and you have withdrawn the funds, you are responsible for checks and other items you deposit that are returned to us unpaid and for any other problems involving your deposit.

ACCOUNT ACCESS - Access Options. We may return as unpaid any check or draft drawn on a form we do not provide. Any losses, expenses or fees we incur as a result of handling such a check or draft will be charged to your account.

FUND TRANSFERS – Electronic fund transfers we permit that are subject to Article 4A of the Uniform Commercial Code, including Automated Clearinghouse (ACH) credit transactions and wire transfers, will be subject to such provisions of the Uniform Commercial Code as enacted by Hawaii (the state in which the Credit Union's principal administrative office is located), except as otherwise provided in this Agreement or in the consumer electronic fund transfers agreement and disclosure. ACH transfers are subject to rules of the National Automated Clearinghouse Association (NACHA). If we execute requests for funds transfers by Fedwire, such transfers are subject to the Federal Reserve Board's Regulation J.

Right to Refuse to Make Transfers/Limitation of Liability. We will not be liable for consequential, special, punitive or indirect loss or damage you may incur in connection with funds transfers to or from your account except as otherwise required by law.

Provisional Credit for ACH Transactions. We may provisionally credit your account for an ACH transfer before we receive final settlement. If we do not receive final settlement, we may reverse the provisional credit or require you to refund us the amount provisionally credited to your account, and the party originating the transfer will not be considered to have paid you.

Amendments and Cancellations of Payment Orders. Any request to amend or cancel a payment order must be received by us with sufficient time to act upon the request.

Security Procedures.* We may require you to follow a security procedure to execute, amend or cancel a payment order so that we may verify the authenticity of the order, amendment or cancellation. You agree that the security procedure established by separate agreement between you and the Credit Union is commercially reasonable. If you refuse to follow a commercially reasonable security procedure that we offer, you agree to be bound by any payment order, whether authorized or not, that is issued in your name and accepted by us in good faith in accordance with the security procedure you choose.

Duty to Report Unauthorized or Erroneous Funds Transfers. You must exercise ordinary care to identify and report unauthorized or erroneous funds transfers on your account. You agree that you will review your account(s), notices, and periodic statement(s). You further agree you will notify us of any unauthorized or erroneous transfers within the time frames described in the "Statements" section of this Agreement.

Recording Telephone Requests. You agree that we may record payment order, amendment and cancellation requests as permitted by applicable law.

TRANSACTION LIMITATIONS - We reserve the right to restrict withdrawals or transfers from your account and shall not be liable for any restrictive action we take regarding withdrawals, transfers, or the payment or non-payment of checks and drafts, except as otherwise provided in this Agreement.

Withdrawal Restrictions.* We permit withdrawals if your account has sufficient available funds to cover the full amount of the withdrawal, and may otherwise honor withdrawal requests in accordance with our overdraft policies or any overdraft protection service you have established with us. Please see our overdraft disclosure for more information regarding your "available balance," overdrafts and other important information. Checks and drafts or other transfers or payment orders which are drawn against insufficient available funds may be subject to fees as set forth in our consumer fee schedule.

We may limit or refuse a withdrawal in some situations, and will advise you accordingly if, for example: (1) there is a dispute between account owners (unless a court has ordered the Credit Union to allow the withdrawal); (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; (5) you fail to repay a Credit Union loan on time; (6) a depositor is deceased; (7) someone with authority to do so requests us not to permit the withdrawal; or (8) there are other circumstances which do not permit us to make the withdrawal. We also reserve the right to refuse any withdrawal which is attempted by any method not specifically permitted by us. We may require you to give written notice of seven days to sixty days before any intended withdrawals.

OVERDRAFTS AND DISHONORED ITEMS*

Insufficient Funds/Overdrafts. Please see the Overdraft Disclosure for important information regarding overdrafts; your account balance (and differences between your "current balance" and your "available balance"); determining when your account is overdrawn (using your "available balance"); posting transactions to your account; pre-authorization commitments; overdraft payment service; overdraft and returned item fees; overdraft protection program (transfers); linking a line of credit; minimizing fees; and other information. Also see the funds availability policy, consumer fee schedule, overdraft consent form for the courtesy pay program, and the overdraft protection authorization form for additional important information.

Dishonored Items. We may redeposit an item taken for deposit, cash or other value, or we may return the item to you and charge your account. If your account does not contain sufficient available funds to reimburse us for the amount of the item, you must repay us for the amount we are unable to collect from your account. If we choose to redeposit an item, we are not required to notify you that the item was returned unpaid. We may charge your account and/or seek recovery directly from you for any item that is returned due to your breach of warranty under the Uniform Commercial Code as adopted in Hawaii (the state in which the Credit Union's principal administrative office is located).

POSTDATED AND STALEDATED CHECKS OR DRAFTS - We are under no obligation to pay a check or draft drawn on your account that is presented more than six (6) months after the date it was written; however, if the check or draft is paid against your account, we will have no liability for such payment. You agree not to deposit checks, drafts, or other items before they are properly payable.

STOP PAYMENT ORDERS - Liability. You have the burden of establishing the fact and amount of loss resulting from the payment of an item contrary to a binding stop payment order. You may not stop payment on any certified check, official check, cashier's check, or any other check, draft, or payment guaranteed by us without our consent. If we consent, you will be required to indemnify, defend and hold the Credit Union harmless for any claims relating to the stop payment or check.

CREDIT UNION LIABILITY* – If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if, for example: (1) your account contains insufficient available funds for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your or another financial institution's negligence; (4) your account funds are subject to legal process or other claim; (5) your loss is caused by acts or omission of you or third parties; (6) there is a failure or unavailability of communications, data processing, computer, software or internet provider, equipment, or other system; (7) there is any ambiguity, inaccuracy or omission in any instruction or information provided to us; or (8) there is any question regarding the authority of any person to act on your behalf.

We will not be liable for consequential damages, except liability for wrongful dishonor. We are not responsible for a check or draft that is paid by us if we acted in a commercially reasonable manner and exercised ordinary care. We exercise ordinary care if our actions or nonactions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearinghouse and other payment system rules, and general banking practices followed in the area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Agreement. Any conflict between what you or our employees may say or write will be resolved by reference to this Agreement. Any action against us must be commenced within twelve (12) months from the date of the event giving rise to the proceeding. You agree to cooperate with any loss recovery efforts and to subrogate your rights to the extent of any liability.

REMOTELY CREATED CHECKS OR DRAFTS - If you provide your account number to a third party to charge your account by remotely created checks or drafts (items that do not bear an authorized signature but purport to be made with your authorization), you authorize us to pay such items, even though they may not contain your signature.

FOREIGN CURRENCY - All checks or drafts drawn on your account shall be payable in currency of the United States. You agree not to draw a check or draft that is payable in any foreign currency. If you give us an order to pay a check or draft in a foreign currency, we have the right to return the check or draft unpaid. However, if we pay the check or draft, we will not be responsible for the currency conversion or any fees assessed for collection, and you will be bound by our determination of the currency conversion rate, the data used and the manner in which we make the conversion.

PLEDGE OF SHARES, RIGHT OF OFFSET AND STATUTORY LIEN - You agree we have the right to offset funds in any of your accounts against any obligation owed to us.

TRANSFER OF ACCOUNT - All accounts are nonassignable and nontransferable to third parties except by us.

ACCOUNT INFORMATION* - Upon request, we will give you the name and address of each agency from which we obtain a credit report regarding your account. We agree not to disclose account information to third parties except when: (1) it is necessary to complete a transaction; (2) the third party seeks to verify the existence or condition of your account in accordance with applicable law; (3) such disclosure is made to comply with the law or an order issued by a court or government agency; (4) you give us written permission; or (5) as otherwise permitted by applicable law. We may provide information to credit bureaus about an insolvency, delinquency, late payment or default on your account to include in your credit report.

NOTICES

Effect of Notice. Any written notice you give us is effective when we receive it and have time to process it. Any written notice we give to you is effective when it is provided electronically or is deposited in the U.S. mail, postage prepaid and addressed to you at your statement mailing address.

Security Messages. In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number (i.e., cell phone number), or by email, to deliver to you any security messages related to suspected or actual fraudulent activity on your account, data security breaches or identity theft following a data breach, money transfer or any other exigent messages permitted by applicable law. To receive these security messages, it is important that you inform us if your telephone or email address changes. You will have an opportunity to opt-out of security messages at the time of delivery.

Protect Your Identity. Please note we will never contact you by email, text, telephone, mail or other type of correspondence and request your PIN, password, username, or other access code. If you are contacted by anyone asking for your PIN, password, username or other access code, you should refuse and contact us immediately. You may be the target of identity theft.

Time-Sensitive Messages. If you have an important message for us that is time-sensitive (for example, if you want to report a lost or stolen ATM card or credit card, if you want to stop payment on a check, or if you have other information which requires prompt action), do not rely on email. Instead, please telephone us immediately.

General Email Messages. You may send us general email messages by contacting us at memberservices@hsfcu.com. Do not include any personal or confidential information in any email that you send to us, whether through our Website or through a different email provider. Email is NOT SECURE. Never email your account number, PIN, password, username, other access code, or social security number.

Confirmation. Whenever you email us, if you do not receive a response from us (not counting a receipt automatically generated by the computer) within one business day, please contact us to confirm that we received your email and are addressing your concern.

TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING - You agree that we may withhold taxes from any dividends or interest earned on your account as required by federal, state or local law or regulations.

STATEMENTS

Contents. You understand and agree that statements are made available to you on the date they are mailed to you or, if you have requested, on the date they are made available to you electronically or otherwise. You also understand and agree that checks, drafts or copies thereof are made available to you on the date the statement is mailed or made available to you, even if the checks or drafts do not accompany the statement.

Examination.* You are responsible for promptly examining each statement or other notice (including via online and mobile banking) upon receiving it and reporting any irregularities to us. If you fail to report to us, within a reasonable time after receiving your statement or other notice, any irregularities, such as forged, altered, unauthorized, unsigned, or otherwise fraudulent items drawn on your account, erroneous payments or transactions, or other discrepancies that are reflected on your statement or other notice, we will not be responsible for your loss. In addition, we will not be responsible for any such items, payments, transactions, or other discrepancies reflected on your statement or other notice if you fail to notify us within 33 days after the date we posted or sent the statement or notice to you, or you otherwise discovered the discrepancy, whichever is soonest. (For consumer electronic fund transfers (EFT), the time period is 60 days from the FIRST statement on which the problem appears.) We also will not be liable for any items that are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of a facsimile signature equipment or any signature or other authorization resembling an authorized signature or other authorization on file with us.

Notice to the Credit Union. When you send us notice of any errors, we reserve the right to make a final reasonable determination regarding whether and in what amount any adjustment shall be made.

Current Records. If we mail you a statement, we will send it to the last known address shown in our records. If you have requested that we send your statement electronically, we will send it to the last e-mail address shown in our records.

INACTIVE AND ABANDONED ACCOUNTS* - If you have not made any transactions to or from your checking account over a period of 12 consecutive months, or to or from your savings account for a period of 36 consecutive months, we may classify your account as inactive if you do not respond to correspondence sent to your last known address on file. Beginning one month following the date your account became inactive, and while your account remains inactive, we will charge your account the monthly Inactive Account Fee as set forth in the consumer fee schedule for processing your inactive account. We will mail a notice to you in advance of your account being classified as inactive. Monthly minimum balance service charges applicable to your account will not be charged; however, we will impose a monthly inactive account fee on the account for as long as it remains inactive. If you make a transaction to or from your account, or contact us to request a change to active status, we will reclassify your account as active. However, all inactive account fees are non-refundable even if your account is subsequently reclassified as active. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, we reserve the right to transfer all funds in an inactive or dormant account to an account payable or reserve account and to suspend any further account statements.

After five (5) consecutive years of inactivity without contact from you, your account will be presumed abandoned. We will charge your account an Abandoned Property Processing Fee as set forth in the consumer fee schedule in the month your inactive account is processed for escheatment. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds, and if you choose to reclaim such funds, you must apply to the appropriate state agency. We reserve the right not to send statements on accounts we consider inactive.

UNLAWFUL INTERNET GAMBLING AND OTHER PROHIBITED OR ILLEGAL ACTIVITIES* – You agree that neither the account, nor any access device or Credit Union service will be used in connection with any unlawful internet gambling, money service business (e.g., cash depository, ATM or cash dispensing service, etc.), marijuana related business, or illegal activity. We may terminate your account relationship if any such activity is engaged in or suspected (now or in the future).

RESTRICTION OF SERVICES - We may suspend or limit services or expel a member, if a member engages in prohibited conduct. Prohibited conduct includes, but is not limited to: physical or verbal behavior that is abusive, discriminatory, offensive, profane, malicious, threatening, disruptive, harassing, slanderous, dangerous, fraudulent, illegal, dishonest or deceptive; unauthorized possession of firearms or weapons on Credit Union property or at a Credit Union event; unlawful possession, use or being under the influence of controlled substances or alcohol on Credit Union property; or attempting to coerce or interfere with Credit Union employees in the performance of their duties. Services also may be suspended or limited if a member causes the Credit Union to suffer a loss (for example; unpaid loans or other obligations), conducts fraud (for example; deposit of counterfeit items, unauthorized activity on the member's account, etc.); deliberately or repeatedly violates Credit Union account requirements; fails to maintain adequate security procedures to safeguard accounts; fails to maintain required par share value; or otherwise fails to maintain Credit Union accounts in good standing. We also may restrict account access and services if your account is being misused, or as otherwise permitted by law. This policy also applies to authorized users. Action taken by the Credit Union will have a rational basis in response to the prohibited conduct or activity, consistent with applicable law. If services are suspended or limited, a member will retain the right to vote in annual and special meetings and to maintain a share account. Pursuant to the Credit Union's bylaws and the Federal Credit Union Act, a member may be expelled at a special meeting called for such purpose.

TERMINATION OF ACCOUNT - You may terminate this Agreement by closing all of your accounts. If your account is a dividend or interest-bearing account, any deposit or part of a deposit that we have returned or attempted to return to you upon termination of your account will no longer bear dividends or interest, as applicable. When the account is closed, you will receive the balance remaining in the account after we have made all appropriate deductions and charges. The termination of this Agreement and the account does not release you from the obligation for payment of accrued fees or your liability for any checks or drafts in process. If we pay an item after termination, you agree to reimburse us for the amount of our payment as well as any applicable fees.

DEATH OF ACCOUNT OWNER/MEMBER - Once we are notified of a member's death, we may pay checks or drafts or honor other payments or transfer orders authorized by the deceased member for a reasonable period after that date unless we receive instructions from any person claiming an interest in the account to stop payment on the checks, drafts, or other items.

THIRD PARTY SERVICES AND EXTERNAL WEBSITES – We may provide notices or links to external websites regarding third party services and products available to Credit Union members. Please review the terms and conditions of use carefully. Such services and products are not obligations of, nor endorsed or guaranteed by the Credit Union nor the National Credit Union Share Insurance Fund. We do not make any express or implied representation or warranty to you concerning the quality, safety or suitability of external websites, or their services or products. Alternative services and products may be obtained from other providers of your choice. External websites are not under our control and have different data-collection, privacy, security and other policies. Using the links may identify you as a Credit Union member to the external website operator.

CONSUMER USE - This Agreement is for accounts for personal, family or household purpose only. Please contact the Credit Union for information regarding accounts for business use.

TIME - You agree that the time periods set forth in this Agreement and our disclosures and other agreements are reasonable, including the time period by which you must notify us as to any error or discrepancy in your account.

WAIVER OF RIGHTS - We reserve the right to waive or delay the enforcement of any provision of this Agreement with respect to any transaction or series of transactions. A waiver or delay of our rights at any time shall not be deemed to be a waiver of any other rights or a waiver of the same rights at a future time.

SEVERABILITY - If a court holds any portion of this Agreement to be invalid or unenforceable, such provision shall be deemed revised and shall be enforced to the maximum extent permitted.

CONSENT TO JURISDICTION AND VENUE IN HAWAII; APPLICABLE LAW; ENFORCEMENT - This Agreement is governed by the bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the State of Hawaii (excluding its choice of law provisions) to the extent not preempted by federal law, and local clearinghouse and other payment system rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the courts in Honolulu, Hawaii (the county in which the Credit Union's principal administrative office is located).

MONITORING AND RECORDING COMMUNICATIONS - We may monitor and record communications between you and us, including telephone conversations, electronic messages, electronic records, or other data transmissions that affect your accounts or other products and services. Except as otherwise provided by applicable law, you agree we may monitor and record such communications without your approval or further notice to you.

DELETED PROVISIONS – The sections in the prior version of the Consumer Membership and Account Agreement entitled "Overdrafts," "Payment of Overdrafts," "Overdraft Protection Plan," "Order of Payments," and "Governing Law" are deleted.

OVERDRAFT DISCLOSURE Change in Terms¹

OVERDRAFT AND RETURNED ITEM FEES. Unless otherwise specified in your account Fee Schedule, a fee will be assessed each time an item is returned, and there is no limit on the total fees that we can charge you for overdrafts on your account.

FUNDS AVAILABILITY POLICY Change in Terms¹

Reservation of Right to Hold.* In some cases, we will not make all of the funds that you deposit by check available to you on the business day we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the third (3rd) business day after the day of your deposit. However, the first \$200 of checks deposited will be available immediately on the business day of your deposit. If we are not going to make all of the funds from your deposit available on the business day we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is made by mail, or drop box, or if we decide to take this action after you have left the premises, we will mail you the notice no later than the business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Special Rules for ATM and Shared Branching Deposits. ATM and shared branching deposits are immediately posted to your account. However, deposits are subject to verification and are not available for immediate withdrawal. The first \$200 of checks deposited will be available immediately on the business day of your deposit (irrespective of the manner in which the checks are deposited); the remainder may not be available until the third (3rd) business day after the day of your deposit for ATM and shared-branch deposits. We will not provide you with separate notice of the hold; however, you may check your "available funds" balance via Online Banking, Mobile Banking, Phone Banking (Private Line), or by contacting us. Checks deposited through ATMs or shared branching are subject to additional check hold provisions stated in this Policy.

CONSUMER ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE Change in Terms¹

EFT SERVICES

Debit Card. You may use your card and personal identification number (PIN) in ATMs of the Credit Union, and participating networks, and such other machines or facilities as the Credit Union may designate. (See www.HawaiiStateFCU.com/locations-atms for a listing of participating networks.) In addition, you may use your Visa card without a PIN for certain transactions with participating networks.

Online and Mobile Banking. At the present time, you may use Online and Mobile Banking to:

- Apply for a Loan (Online Banking only).
- Contact us through live chat and secure email support.
- Determine if a particular item has cleared.
- Make bill payments to creditors.
- Make check deposits.
- Manage external accounts.
- Make external fund transfers (Online Banking only).

¹ Sections marked with an asterisk (*) replace in their entirety sections in the underlying agreement. The sections in the Consumer Membership and Account Agreement entitled "Overdrafts," "Payment of Overdrafts," "Overdraft Protection Plan," "Order of Payments," and "Governing Law" are deleted. The section in the Consumer Electronic Fund Transfers Agreement and Disclosure entitled "Governing Law" is deleted. All other sections continue to apply, as supplemented by these Change in Terms, and are not replaced.

- Make loan payments from your share, checking, and loan accounts.
- Obtain balance information for your share, checking, loan, certificate, and credit card accounts.
- Obtain tax information on dividends earned on share and checking accounts or interest paid on loan accounts.
- Open new accounts.
- Place check stop payments.
- Setup account alerts via SMS text, Push Notification or Email.
- Setup alerts and controls on your debit card.
- Set up recurring transactions.
- Transfer funds from your share, checking, and line of credit accounts.
- Verify the date and amount of recent deposits.
- View eStatements.

General. Funds deposited into your account via EFT may not be immediately available for use. In the event of repeated overdrafts, we may terminate all services under this Agreement, suspend or terminate your account, and take other action to enforce our rights.

TRANSFER LIMITATIONS — For all consumer Regular Share, Investment Share, Relationship Max Share, and Individual Retirement Accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. Transactions that exceed the transfer and withdrawal limitations may not be processed. If you exceed these limitations, your account may be subject to a fee or be closed.

CONDITIONS OF EFT SERVICES

Security of Access Code. Lax security measures, such as simple or easily accessible passwords, carry a significantly greater risk of loss than more rigorous measures.

Internet Debits. Internet debits (e.g., bill payments and other withdrawals) may be charged against your account before any deposits are credited to your account. If your available balance is insufficient to pay all debits, we may elect to pay or reject debits in any order.

MEMBER LIABILITY — VISA Transactions. If a transaction was made with your card or card number without your permission and was a Visa transaction, you may receive replacement funds on a provisional basis, which may be withheld, delayed, limited or rescinded in the event of: gross negligence or fraud; delay in reporting unauthorized use; investigation and verification of claims; account standing and history. The transaction at issue must be posted to your account before replacement funds may be issued. Provisions in prior agreements limiting your liability for Visa transactions are deleted.

BUSINESS DAYS — For purposes of these disclosures, our business days are Monday through Friday, excluding Credit Union holidays.

NOTICES — Notices from you will be effective when received by the Credit Union at the address specified in this Agreement and we have time to process it.

Time-Sensitive Messages — If you have an important message for us that is time-sensitive (for example, if you want to report a lost or stolen ATM card or credit card, if you want to stop payment on a check, or if you have other information which requires prompt action), do not rely on email, as we may not check our email messages regularly. Instead, please telephone us immediately.

BILLING ERRORS — You agree to cooperate with the Credit Union in obtaining reimbursement or other recourse from any person who received funds incorrectly, and to offset any amount owed by you to the recipient or its affiliates.

CONSENT TO JURISDICTION AND VENUE IN HAWAII; APPLICABLE LAW — This Agreement is governed by the bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the State of Hawaii (excluding its choice of law provisions) to the extent not preempted by federal law, and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of Honolulu, Hawaii (the court of the county in which the Credit Union's principal administrative office is located).

ENFORCEMENT — If you do not have sufficient available funds in your account to cover any debits or costs or fees that we have assessed or incurred in connection with your account or services, you agree that you will pay us such amounts immediately upon demand. Should any one or more provisions of these rules or the provisions of your account agreement be determined illegal or unenforceable by a court of competent jurisdiction, then such provision shall be modified and enforced by the court to the maximum extent allowed. Any such modification shall not affect any other provision of these rules.

DELETED PROVISION – The section in the prior version of the Consumer Electronic Fund Transfers Agreement and Disclosure entitled “Governing Law” is deleted.