



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 us at (808) 587-2700 (Oahu) or toll-free 888-586-1056 (within the US).

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

HiFlex Monthly Service Fee..... \$5 per month
(Service fee is not charged with e-Statement or direct deposit into this account.)*

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, HiFlex, 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
(Not available for HiFlex Accounts)
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

Debit Card Annual Fee.....None
Replacement Card.....\$10 per card
Rush Order.....\$35 additional per card
International Transactions.....1% of the transaction amount
(Including internet transactions initiated in a foreign country or initiated in the US with a merchant who processes the transaction in a foreign country)

TRANSACTION FEES FOR ATMs**

Savings, HiFlex, 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 Transaction Fees and Surcharges. We will assess an ATM transaction fee for each ATM transaction (including balance inquiries, withdrawals, and transfers) that you make at an ATM that is not owned by us or Bank of Hawaii. Fees will be assessed for each ATM transaction even if conducted during a continuous ATM session, and you will be charged a fee for balance inquiries whether or not you complete a withdrawal or transfer. "ATM" includes Automated Teller Machines, Interactive Teller Machines and other banking equipment. When you use an ATM not owned by us or Bank of Hawaii, you also may be assessed a surcharge by the ATM operator or network used. In the U.S., the amount and nature of the surcharge will be disclosed by the machine or terminal owner at the time of the transaction. For Relationship Checking Accounts, HSFCU will rebate up to \$5 per transaction/\$20 per statement for domestic third-party ATM surcharges. International ATM transactions include ATM transactions made or processed in a foreign country. Non-HSFCU cards may be charged a surcharge at Hawaii State FCU ATMs that will be disclosed at the time of the transaction.

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 and Locksmith Services.....Actual Cost
Note: Contents of Safe Deposit Boxes are not insured by HSFCU, 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)
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 Non-Sufficient Funds Fee.....\$28 each time
an item or transaction is submitted or resubmitted for payment
Overdraft or Returned Item Fees are assessed when there is not enough available balance in your account to pay for a transaction, item or fee at the time it is presented to us for payment (posting). We will assess fees, 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. Fees are assessed for each item or transaction that would cause an overdraft at the time of payment, regardless of whether we pay or return the item or transaction, including, e.g., checks, drafts, ACH debits, electronic transactions, and other items and transactions. You may be charged more than one fee if multiple transactions are submitted for payment when the available balance in your account is insufficient (overdrawn). You may be charged an Overdraft or Returned Item Fee each time an item or transaction is presented for payment, even if it was previously declined and a fee was previously charged. Therefore, you may be assessed more than one fee as a result of a returned item or transaction and resubmissions of the returned item or transaction. There is no limit on the total fees that we can charge you for overdrafts and returned items or transactions on your account. We will not charge you an Overdraft or Returned Item Fee for a debit card transaction or ATM withdrawal that we decline to authorize. The fee is not applicable to HiFlex Accounts.

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)
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)

OTHER INFORMATION -- CREDIT UNION MEMBERSHIP

Membership Share.....\$100 par value
Subscription to shares are payable at the time of subscription. See Bylaws for additional requirements.