

BUSINESS SCHEDULE OF FEES AND CHARGES

All rates and service charges subject to change without notice

Business Savings Accounts (Shares)

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

Basic Savings Account Minimum Balance (Par Value) . \$5.00
 Secondary Savings Account Minimum Balance \$25.00
 Monthly Service Fee (Min Avg Bal Fee) \$1.00 per month
(Assessed if the AVERAGE DAILY BALANCE for the period is less than \$5.00)
 Inactive Account Fee \$5.00 per month
*(Three (3) years of no activity)**

Business Super Savings Account (Business Super Share)

Minimum Balance None
 Minimum Deposit to Open \$10,000.00
 Inactive Account Fee \$5.00 per month
*(Three (3) years of no activity)**

Business Money Market Accounts (BMMA)

Minimum Balance \$50,000.00
 Minimum Deposit to Open \$50,000.00
 Monthly Service Charge \$20.00
(Assessed if the AVERAGE DAILY BALANCE for the period is less than \$50,000.00)
 Inactive Account Fee \$5.00 per month
*(Three (3) years of no activity)**

Business Checking Accounts (Draft)

Basic Business Checking Account (Business Share Draft)

Minimum Deposit to Open \$100.00
 Average Daily Balance Requirement None
 Monthly Service Fee None
 Transaction Limitation Fee None
 Telephone Banking No charge
 Digital Banking/Bill Payment No charge
 Inactive Account Fee \$5.00 per month
*(Three (3) years of no activity)**

Non-Profit Business Checking Account (Business Share Draft Non-Profit)

Minimum Deposit to Open \$100.00
 Average Daily Balance Requirement None
 Transaction Limitation Fee None
 ATM Access Not available
 Telephone Banking No charge
 Digital Banking/Bill Payment No charge
 Inactive Account Fee \$5.00 per month
*(Three (3) years of no activity)**

GENERAL ACCOUNT FEES

Early Closure Fee
 Within 90 days \$25.00
 Within 180 days \$100.00
(Assessed on the Business Money Market Account)
 Invalid Address Fee \$5.00 per quarter
 Abandoned Property Processing Fee \$50.00
*(Assessed in the month an inactive account is processed for escheatment)***

ACCOUNT RELATED FEES

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 Fee dependent on style of draft ordered
[‡] Max limit of 3 fees Per Day

OTHER SERVICES

Bill Pay Fees

Stop Payment – Bill Payment Checks \$25.00 each

Card Fees

Business Debit Card – Annual Fee[#] No annual fee
 Debit Card Replacement \$10.00 per card
 Debit Card Re-Activation \$10.00 per card
 Expedited Shipping of 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
(Without currency conversion; single currency conversion)
 Multi-Currency Conversion 1.1% of the transaction
(With currency conversion; multi-currency conversion)

Exchange

Cashier's Checks
Members One (1) free per day,
\$8.00 each additional

Transfer Funds

Outgoing Wire Transfers
Domestic..... \$40.00
Foreign..... \$45.00
Wire Tracer
Domestic..... Free
Foreign..... \$25.00
Incoming Wire Transfers
Sent Directly to HawaiiUSA FCU..... 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
(Service available to members only)

- + 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.
- # Business Debit Card – NOT available to Non-Profit or Club accounts