

## Hamakua Federal Credit Union Fee Schedule - Effective April 1<sup>st</sup>, 2025

### Share Value/Membership Fee

Par Value of One Share .....	\$10.00 minimum deposit (Required at account opening)
Membership Fee .....	\$1.00 one-time fee
Abandoned Property (Escheat) .....	\$35.00
Account Closed within 90-days of opening.....	\$20.00
Account Reopened with 1-year of Closure .....	\$20.00
Account Activity Printout.....	\$2.00 per account
Account Reconciliation (1 hour min).....	\$20.00 per hour
Account Research (1 hour min).....	\$25.00 per hour
Account Verification.....	\$2.00 per account
Cashier's Check .....	\$1.00 per check
Certificate of Title Replacement Fee .....	\$10.00 each
Check Copy (Teller or share draft) .....	\$5.00 per draft
Check Placed for Collection .....	Cost (min \$20)
Debit Card (initial card member/joint member).....	FREE
Debit Card Foreign Transaction Fee .....	1% of trans. amount <i>This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.</i>
Debit Card Currency Conversion Rate .....	Varies
Debit Card Replacement .....	\$5.00 per card
Debit Card Lost/Stolen .....	\$5.00 per card
Debit Card Expedited Shipping .....	\$60.00 per request
Debit Card Special Handling .....	\$30.00 per request
Deposited Item Resubmitted .....	\$20.00 per item
Deposited Item Returned.....	\$20.00 per item
Document Review Fee .....	Actual charges may apply
Early Deposit Service .....	\$10.00 per request
Facsimile Incoming & Outgoing.....	\$1.00 per page (US Phone Number only)
Inactive Account (no activity for 12 months).....	\$5.00 per month
Invalid (undeliverable) Address .....	\$5.00
Large Print Statement Option.....	\$3.00 per account
Legal Notice Processing.....	\$50.00 per occurrence (Garnishment, Subpoena, Levy, etc.)

Legal Process .....	\$50.00 per hour (min \$50)
Loan Coupons .....	\$0.50 per sheet
Mail Service Fee.....	\$2.00 per check
Negative Account Fee.....	\$5.00 per account, per month
Non-Sufficient Funds* .....	\$20.00 (ACH/EFT, debit card or share draft)
Notary (members).....	FREE
Online Banking	
Monthly Service Charge.....	FREE
Electronic Account Statement.....	FREE
Overdraft Protection Transfer .....	\$1.00 per transfer
Photocopy (B&W) .....	\$0.10 per page
Photocopy (Color).....	\$0.25 per page
Real Property Document Preparation .....	\$30.00 per item
Real Property Release Fee – CU to submit.....	Cost (min \$30)
Receipt Copy .....	\$1.00 per item
Statement Copy .....	\$5.00 per account
Stop Payment Order .....	\$20.00 per order
Temporary Share Drafts (4 per page).....	\$1.00 per page (FREE set of 12 provided at account opening)
Wire Transfers (domestic) Outgoing (\$0.01 - \$5,000).....	\$25.00
Wire Transfers (domestic) Outgoing (>\$5,000).....	\$45.00
Wire Transfers (domestic & int'l) Incoming .....	\$5.00

### NON-MEMBER SERVICES

Coin Roll Purchase .....	\$0.50 per roll
Facsimile (US only, incoming & outgoing) .....	\$3.00 per page
Notary .....	Standard fees per Hawaii Revised Statute
Photocopy (B&W or Color).....	\$1.00 per page

*\*An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentation against insufficient funds will result in a separate charge.*