

# Our Rates & Service Charges



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Our Rates & Service Charges explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

## Rates for Savings, Checking and Certificate Accounts

<b>Effective Date:</b>	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
<b>January 1, 2026</b>							
<b>Regular Share</b>	0.10%	0.10%	\$10	\$100	n/a	Monthly	Monthly
<b>Special Share</b>	0.10%	0.10%	n/a	\$100	n/a	Monthly	Monthly
<b>Club Share</b>	0.10%	0.10%	\$10	\$100	n/a	Monthly	Monthly
<b>Christmas Share</b>	0.10%	0.10%	\$5	n/a	n/a	Annually	Annually
<b>Youth Share</b>	0.10%	0.10%	\$10	\$100	n/a	Monthly	Monthly
<b>Trust Share</b>	0.10%	0.10%	\$10	\$100	n/a	Monthly	Monthly
<b>IRA Share</b>	0.25%	0.25%	n/a	n/a	n/a	Monthly	Monthly
<b>Checking</b>	0.00%	0.00%	n/a	n/a	n/a	Monthly	Monthly
<b>Share Certificate 1-year Term</b>	0.25%	0.25%	\$1,000	n/a	n/a	Quarterly	Quarterly
<b>Share Certificate Special 1-year Term</b>	3.50%	3.55%	\$1,000	n/a	n/a	Quarterly	Quarterly

## Explanation of Rates & Service Charges

As explained in the MSA, Our Rates & Service Charges disclosure applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

### **1. Rate Information**

The Dividend Rate and Annual Percentage Yield on the accounts are set forth above. For all accounts, the Dividend Rate and Annual Percentage Yield may change at any time in the discretion of the Credit Union. For certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. **For certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.**

### **2. Nature of Dividends**

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

### **3. Compounding and Crediting**

Dividends will be compounded and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

### **4. Accrual of Dividends**

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

### **5. Balance Information**

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated by using the Average Daily Balance method, which applies a periodic rate to the average daily balance in the account for the period. To determine the Average Daily Balance, we add the full principal balance in the account for each day in the period, then divide that amount by the number of days in the period.

### **6. Account Limitations**

For Christmas share accounts, the account balance will be paid out on October 1, and the account will remain open. If any withdrawal is made before October 1, a service charge will be imposed equal to all dividends earned on the amount withdrawn. No service charge is imposed if the withdrawal is made within seven (7) days of the account opening date. You may not deposit more than \$5,000 into a Christmas share account and individual deposits are limited to \$500.

### **7. Certificate Account Features**

#### **a. Account Limitations**

After you start the account, you may not make additional deposits to a Certificate Account.

#### **b. Maturity**

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

#### **c. Early Withdrawal Penalty**

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

**i. Amount of Penalty.** The early withdrawal penalty is equal to 90 days dividends on the amount withdrawn.

**ii. How the Penalty Works.** The penalty is calculated on the amount of early withdrawal, as a forfeiture of dividends that have been or would be earned on the account. If earned dividends are insufficient to satisfy the penalty, the penalty will be deducted from the principal balance.

**iii. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

#### **d. Renewal Policy**

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

#### **e. Nontransferable/Nonnegotiable**

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

## 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.*