



BUSINESS ACCOUNT SCHEDULE OF FEES AND CHARGES

Effective Date: March 30, 2018

The fees appearing in this Schedule are accurate and effective 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 on your accounts, please call the Credit Union at 930-1400 (Hawaii) or 1-800-216-2666 (Toll-free).

Business / Club Share Account Service Fee

Account Service Fee (If \$50 minimum average daily balance for the period is not maintained)..... \$1.00 per month

Account Related Service Fees (Applicable to all accounts)

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| Abandoned Property (Escheat)..... | \$35.00 |
| Account History Print | \$5.00 for the 1 st page |
| | \$1.00 per additional page |
| Account Reconciliation (Free for current month or initial request)..... | \$25.00 per hour |
| Account Research (1 hour minimum)..... | \$25.00 per hour |
| Bill Payer..... | \$2.50 per check |
| Bill Payment (Online) <i>Access to bill payer requires use of SSN as the taxpayer ID</i> | No Charge |
| Checks Placed for Collection..... | Cost of Collection |
| Inactive Account (After 1 year of no activity*)..... | \$5.00 per month |
| <small>(The inactive account fee may be waived for: members under age 18; members having cumulative savings greater than \$100.00; or members having an active credit card, loan, and/or an Individual Retirement Account (IRA))</small> | |
| <small>*Activity does not include Credit Union initiated transactions such as dividend payments, service charges, etc.</small> | |
| Legal Notice Processing (Garnishment, levy, subpoena, etc.) | \$50.00 per item, plus research, copying and all other applicable fees and costs |
| Membership Fee..... | \$1.00 |
| Money Order..... | \$1.00 |
| Non-Sufficient Funds | \$25.00 per item |
| <small>(Automated Clearing House (ACH)/pre-authorized payment, check or share draft, Point of Sale (POS)/debit card transaction, online bill payment)</small> | |
| Official Check..... | One free per day, per member |
| | \$1.00 per additional check |
| Overdraft..... | \$25.00 per item |
| <small>(ACH/pre-authorized payment, check or share draft, counter withdrawal, Point of Sale (POS)/debit card transaction, online bill payment)</small> | |
| Photocopy..... | \$2.50 per copy |
| <small>(Deposited check or item, official check, money order, cleared share draft, or transaction receipt)</small> | |
| Returned Check/Item..... | \$5.00 |
| Returned Foreign Check/Item (See Member Services Representative for details)..... | Varies |
| Share Draft Printing (Free "Volcano" style checks with direct deposit)..... | Varies by Style |
| Statement Copy..... | \$5.00 per statement |
| Stop Payment | \$25.00 per item |
| <small>(ACH/pre-authorized payment, bill payer, online bill payment, official check, money order, check or share draft, etc.)</small> | |
| Temporary Drafts Not Picked Up after Three (3) Days..... | \$7.50 |
| Verification of Account..... | \$5.00 |

ATM Sharecard and Debit Card Fees

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|--|-----------------------------|
| ATM Inquiry (Unlimited usage)..... | No Charge |
| ATM Withdrawal (Unlimited usage)..... | No Charge |
| Expedited Shipping of Card..... | \$80.00 |
| Foreign Transaction Fee without currency conversion..... | 0.80% of transaction amount |
| Foreign Transaction Fee with currency conversion..... | 1.00% of transaction amount |
| PIN Reissuance..... | No Charge |
| Point of Sale (POS) Transactions (Unlimited usage)..... | No Charge |
| Replacement Card..... | No Charge |

The above include fees charged by HFS Federal Credit Union. It does not include any surcharges that may be levied by the machine owner at the time of the transaction. Credit Union members are not surcharged for inquiries or withdrawals made at Bankoh Bank Machines.

Other Service Fees

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| American Express Gift Checks | \$1.25 per check |
| American Express Travelers Checks..... | No Charge |
| American Express Travelers Checks for Two (2) | ½% of check value |
| Coin Machine | Members - No Charge |
| | Non-members - 10% of transaction amount |
| Facsimile Transmission (FAX)..... | \$1.00 per page |
| Notary | Members - No Charge |
| | Non-members - Standard Fees will apply per Hawaii Revised Statutes |
| Over the Counter Payment of Previously Returned Draft (Presented by Payee) | \$1.00 per draft |
| Photocopy..... | \$0.25 per page |

Popmoney (person to person payments)

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|---|--------|
| Next Day Delivery (Up to one (1) day after recipient accepts notification) | \$1.00 |
| Same Day Delivery (Once recipient accepts notification) | \$3.00 |
| Standard Delivery (Up to three (3) days after recipient accepts notification) | \$1.00 |
| Request Money..... | \$1.00 |

Safe Deposit Box Rental Fees

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|---|------------------|
| Key Deposit | \$30.00 |
| Lock Replacement (1 original key required)..... | \$30.00 |
| Lock Replacement (No key available, cost to drill)..... | \$120.00 |
| Rental Size: 5"x5"x24" | \$30.00 per year |
| Rental Size: 3"x10"x24" | \$35.00 per year |
| Rental Size: 5"x10"x24" | \$40.00 per year |
| Rental Size: 7"x10"x24" | \$50.00 per year |
| Rental Size: 10"x10"x24" | \$75.00 per year |

Note: Contents of Safe Deposit Boxes are not insured by HFS FCU, the NCUA, or any other government agency.

Wire Transfer Fees

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|---------------------------------|-----------|
| Incoming (Bank of Hawaii) | \$12.00 |
| Incoming (FedWire) | No Charge |
| Outgoing (Domestic) | \$25.00 |

Federally insured by NCUA