



BUSINESS ACCOUNT SCHEDULE OF FEES AND CHARGES

Effective Date: September 1, 2019

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)

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 (Service provided by the Credit Union).....	\$2.50 per check
Bill Payment (Online consumer* service provided through iPay).....	No Charge
Checks Placed for Collection.....	Cost of Collection
Inactive Account (After 1 year of no activity*).....	\$5.00 per month
(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))	
*Activity does not include Credit Union initiated transactions such as dividend payments, service charges, etc.	
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
(Automated Clearing House (ACH)/pre-authorized payment, check or share draft, Point of Sale (POS)/debit card transaction, online bill payment)	
Official Check.....	One free per day, per member
.....	\$1.00 per additional check
Overdraft.....	\$25.00 per item
(ACH/pre-authorized payment, check or share draft, counter withdrawal, Point of Sale (POS)/debit card transaction, online bill payment)	
Photocopy.....	\$2.50 per copy
(Deposited check or item, official check, money order, cleared share draft, or transaction receipt)	
Returned Check/Item.....	\$5.00
Returned Foreign Check/Item (See Member Services Representative for details).....	Varies
Send Money (Person to Person payments).....	No Charge
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
(ACH/pre-authorized payment, bill payer, online bill payment, official check, money order, check or share draft, etc.)	
Temporary Drafts Not Picked Up after Three (3) Days.....	\$7.50
Verification of Account.....	\$5.00

ATM Sharecard and Debit Card Fees

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 Bank of Hawaii ATMs.

*iPay's consumer bill payment service is not intended for use on commercial accounts with more than one end user associated with the bill pay service.

Other Service Fees

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

Safe Deposit Box Rental Fees

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

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

Federally insured by NCUA