hfsfcu
HFS FEDERAL CREDIT UNION
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(808) 930-1400

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 11/1/2026

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Regular Share	0.15% / 0.15%	Monthly	Monthly	Monthly (Calendar)	$50.00	$50.00	$100.00[2]	Average Daily Balance	Account transfer and withdrawal limitations apply.
Children's Savings	0.15% / 0.15%	Monthly	Monthly	Monthly (Calendar)	$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Business Regular Share	0.15% / 0.15%	Monthly	Monthly	Monthly (Calendar)	$100.00	$50.00	$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Special Share	0.15% / 0.15%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Individual Retirement	4.27% / 4.33%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Money Manager $0.00 to $2,499.99 $2,500.00 to $99,999.99 $100,000.00 to $249,999.99 $250,000.00 or greater	0.00% / 0.00% 1.25% / 1.25% 1.25% / 1.25% 1.25% / 1.25%	Monthly	Monthly	Monthly (Calendar)	—	—	$2,500.00[1]	Daily Balance	Account transfer and withdrawal limitations apply.
Share Draft	0.00% / 0.00%	Monthly	Monthly	Monthly (Calendar)	—	—	$300.00	Average Daily Balance	—

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Regular Share, Children's Savings, Business Regular Share, Special Share, and Share Draft accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Individual Retirement accounts, the dividend rate and annual percentage yield may change quarterly based on our index of 26 Week T-Bills. For Money Manager accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Money Manager accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. The dividend rate and annual percentage yield for these tiers may change at any time. The balance ranges applicable to each tier, as well as the number of tiers, may also change at any time and we will provide notice to you as required by law. For tiered rate accounts, once a particular range is met, the dividend rate and annual percentage yield for the balance range will apply to the full balance of that account.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

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3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. 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 — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Share, Children's Savings, or Business Regular Share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Business Regular Share accounts, you must maintain a minimum balance of $100.00 in your account at all times. For Regular Share and Business Regular Share accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Business Regular Share accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges and the Business Account Schedule of Fees and Charges. For Regular Share, Business Regular Share, and Share Draft accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield. [1]For Money Manager accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will earn the Annual Percentage Yield of the Share Draft account. [2]For Regular Share accounts owned by minors, once the minor becomes 18 years of age, there is a minimum daily balance that is required to earn the Annual Percentage Yield for the dividend period. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For Regular Share, Children's Savings, Business Regular Share, Special Share, and Money Manager accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Money Manager accounts, the minimum withdrawal for this account is $250.00. Individual Retirement accounts are not available to Business accounts. For Share Draft accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, and one-time debit card transaction (if member has consented to Courtesy Pay for one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account and the Credit Union's discretionary Courtesy Pay service. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. Please refer to the Schedule of Fees and Charges and the Business Account Schedule of Fees and Charges for current fee information.

For one-time debit card transactions, you must consent to the Credit Union's Courtesy Pay service in order for the transaction amount to be covered under the service. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for Courtesy Pay and the Schedule of Fees and Charges and the Business Account Schedule of Fees and Charges.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1

9. RATES — The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

10. FEES — See separate Schedule of Fees and Charges and the Business Account Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency