Rate and Fee Disclosures

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This Rate and Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your share, share draft and share certificate accounts at Hawaii Central Federal Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Disclosure and acknowledges that it is a part of the Account Contract.

Rates for Share, Share Draft and Share Certificate Accounts

Effective Date September 30, 2013	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn Dividends	Minimum Balance to Avoid Fee	Dividends Compounded and Credited	Dividend Period
Regular Share Account	.20%	.20%	$25	$100	$100	Quarterly	Quarterly
Super Draft Checking $0.01 -$2,499.99 $2,500 or more	0.05% 0.15%	0.05% 0.15%	$1	$0.01	$0.00	Monthly	Monthly
Super Share Investment $0.01-$49,999.99 $50,000.00 or more	.15% .35%	.15% .35%	$2,500	$0.01	$2,500	Monthly	Monthly
IRA Share Account	.75%	.75%	$50	$0.01	$0.00	Quarterly	Quarterly
Santa's Helper Christmas Savings	0.75%	0.75%	$10	$0.01	$0.00	Annually (gen. Oct. 31)	Annually
Share Certificate – Level I 91 days 6 months 1 year 18 months 60 months	0.15% 0.20% 0.40% 0.50% 1.00%	0.15% 0.20% 0.40% 0.50% 1.00%	$500	$500	n/a	Quarterly Monthly Quarterly Quarterly Quarterly	Quarterly Monthly Quarterly Quarterly Quarterly
Share Certificate – Level II 91 days 6 months 1 year 18 months 60 months	0.20% 0.25% 0.50% 0.60% 1.14%	0.20% 0.25% 0.50% 0.60% 1.15%	$5,000	$5,000	n/a	Quarterly Monthly Quarterly Quarterly Quarterly	Quarterly Monthly Quarterly Quarterly Quarterly
Share Certificate – Level III 91 days 6 months ***9 months (SPECIAL!)**** 1 year 18 months 60 months	0.25% 0.30% ***0.50%*** 0.55% 0.65% 1.24%	0.25% 0.30% ***0.50%*** 0.55% 0.65% 1.25%	$10,000	$10,000	n/a	Quarterly Monthly ***Quarterly*** Quarterly Quarterly Quarterly	Quarterly Monthly ***Quarterly*** Quarterly Quarterly Quarterly
IRA Share Certificates 6 months 18 months 60 months	1.74% 1.99% 2.97%	1.75% 2.00% 3.00%	$500	$500	n/a	Quarterly	Quarterly

Maximum deposit for this promotion is $200,000. Promotion subject to change at any time without notice. Please refer to Truth in Savings Disclosure for more information.

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Truth in Savings Disclosures

The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Board of Directors. Super Share Investment accounts are Tiered Rate Accounts. The Dividend Rate for a particular tier will apply to the entire account balance if the account balance is within the balance range for that tier. The Dividend Rates and Annual Percentage Yields set forth above are the rates and yields for the last dividend period as set forth above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. 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.

a. Nature of Dividends.

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

b. Compounding and Crediting.

Dividends will be compounded and credited as set forth 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.

c. Accrual of Dividends.

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, accrued dividends will not be paid.

2. Balance Information

The minimum balance required to open each account, earn the stated Annual Percentage Yield, and avoid a service fee is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts except Christmas Savings and Certificate 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. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. For Christmas Savings and Certificate accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day. The par value of a share is $25.00.

3. Account Limitations

For Super Share Investment accounts, the minimum deposit or withdrawal is $100. No electronic, telephonic, or other preauthorized or automatic transactions are permitted on a Super Share Investment or Christmas Savings account. For all accounts except checking accounts, no more than six preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. If any withdrawal is made from this account before the end of the club term, then the account will be closed and a $15 penalty will be assessed.

4. Certificate Account Features

a. Account Limitations.

After your account is opened, you may not make additional deposits to a Certificate account.

b. Maturity.

Your Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty.

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

i. Amount of Penalty. For certificates with a term of two years or less, he amount of the early withdrawal penalty is the dividends that would be earned for one half of the term of the certificate on the amount withdrawn. For certificates with a term of more than two years, the amount of the penalty is the 12 months' dividends on the amount withdrawn.

ii. How the Penalty Works. The penalty is calculated as a forfeiture of part of the interest that has been or would be earned at the nominal interest rate on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.

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.

d. Renewal Policy.

If your certificate account is automatically renewable, it will renew for the same term upon maturity. A notice will be sent to you at the address on record one month prior to maturity. The notice will remind you that your share certificate will be maturing and will be automatically renewed. You will have a grace period of ten days after maturity in which to withdraw funds from your certificate without being charged an early withdrawal penalty. Should you decide to withdraw from or redeem your certificate during the grace period, no dividends will be earned after the date of maturity.

i. Non-Automatically Renewable Account. If your certificate is not automatically renewable at maturity, and unless otherwise instructed, we will transfer the entire amount of your certificate to your regular share savings account (or IRA share savings account, as applicable) at maturity. A notice will be sent to you at the address on record one month prior to maturity. The notice will remind you that your share certificate will be maturing and will request instructions from you on handling the funds upon maturity

e. Nontransferable/Nonnegotiable.

Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

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Fee Schedule

Abandoned Account Handling Fee	$50.00
Account Closed Within 6 Months of Opening	$30.00
Account Research	$15.00/hour
ACH - Return Item NSF	$25.00
ACH Revocation Fee	$15.00
AD&D Pre-authorized returns	$25.00
Debit Card Replacement	$10.00
Debit Card “Rush Fee”	$15.00 + postage
Check Orders	cost of check
Check Returned on Closed Checking	$25.00
Checking Account Reconciliation	$15.00/hour
Checks Deposited and Returned	$5.00
Checks Written and Returned	$25.00
Close/Reopen Checking Fee	$30.00
Collection Fee	$30.00
Copy of Draft or Check	$3.00
Encashment Fee	$25.00
Exchange Check Fee	$25.00
Forwarding Returned Mail	$2.00
Home Banking set up charge per account	$5.00
Legal Process	$35.00
Mail Sent to Incorrect Address	$5.00
Minimum Balance Fee	$5.00
Money Order Fee	$1.00 each
Negative Balance Over 5 Business Days	$2.00 daily
Non-Member Check Cashing Fee	$5.00 per item
Overdraft Fee* (transfer from regular shares)	$7.50
PIN Replacement	$10.00
Shared Branching Returns	$8.50
Statement Maintenance Fee	$5.00
Stop Payments	$15.00
Stop Payment Fee exceeding 20 items	$25.00
Substitute Check	$10.00
Teller check made to Third Party	1 free per day/$5.00 thereafter
Verification of Deposit	$5.00
Dormant Fee	$5.00 per month

* The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means.

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