

# TRUTH-IN-SAVINGS DISCLOSURE

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

Effective Date:  
 10/01/2010

RATE SCHEDULE										
ACCOUNT TYPE	TIERS	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	See Section 6
Membership Savings	N/A	0.375% / 0.375%	Monthly	Monthly	Monthly (Calendar)	\$50.00	\$50.00*	\$100.00	Average Daily Balance	Account transfer limitations apply.
Special Savings	N/A	0.375% / 0.375%	Monthly	Monthly	Monthly (Calendar)	N/A	N/A	\$100.00	Average Daily Balance	Account transfer limitations apply.
Individual Retirement	N/A	0.375% / 0.375%	Monthly	Monthly	Monthly (Calendar)	N/A	N/A	\$100.00	Average Daily Balance	Account transfer limitations apply.
Christmas Savings	N/A	0.625% / 0.625%	N/A	At Maturity	Account's Term	\$25.00	N/A	\$25.00	Average Daily Balance	Account transfer limitations apply.
Money Market	\$100 - \$2,499 \$2,500 - \$24,999 \$25,000 - \$49,999 \$50,000 - \$99,999 ≥ \$100,000	0.100% / 0.100% 0.300% / 0.300% 0.400% / 0.400% 0.500% / 0.500% 0.600% / 0.600%	Monthly	Monthly	Monthly (calendar)	\$2,500.00	N/A	\$100.00	Average Daily Balance	Account transfer limitations apply.
Checking	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plus Checking	N/A	0.125% / 0.125%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	N/A	\$2,500	Average Daily Balance	N/A

## 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. 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 perspective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Money Market Account is a Tiered Rate account as set forth in the rate schedule.

**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.

**3. Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The Dividend period is the period of the time at the end of which an account earns dividend credit. The Dividends Period begins on the first calendar day of the period. For Christmas Savings accounts, the dividend period begins on October 1 and ends on September 30. All other dividend periods follow the same pattern.

**4. Accrual of Dividends.** For all 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 at least the par value of one full share in a Membership Savings account. The par value of one share is \$5.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule.

\*For Membership Savings, there is a minimum balance required to avoid a service fee for the dividend period. If the actual balance in your account is less than the minimum balance at the end of the calendar month, there will be a service fee as stated in the Fee Schedule. For Youth accounts (Moola Moola and Kids Club), the minimum opening deposit and required balance is \$5.00. \*For Membership Savings, Special Savings, Money Market, Individual Retirement, Christmas Savings and Plus Checking accounts, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. 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 and dividing that figure by the number of days in the period.

**6. Account Limitations.** For Membership Savings and Special Savings, no more than six (6) preauthorized, automatic or telephone transfers may be made from each account to another account or to a third party in any month, including transfers made by check, draft or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Savings and Individual Retirement Accounts, you may not make any preauthorized automatic or telephone transfers from your account at any time.

For Christmas Savings accounts, certain limitations apply. This account is open to "natural person members" only. Businesses and organizations are ineligible to open this account. This is a variable rate account. The entire balance will be transferred to another account of yours on or after September 30<sup>th</sup> and your account will be automatically closed unless you submit a request that the account remain open. If you make a withdrawal from your account at any other time, you will forfeit all dividends. Also, no withdrawals are allowed within seven (7) days of the date you open it.

For Money Market accounts, you may make three (3) withdrawals and transfers per month after which, a fee as disclosed in the Fee Schedule will apply.

For Checking and Plus Checking, no account limitations apply.

**7. Fees for Overdrawing Accounts.** Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, 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 Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transactions. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

The rates and fees appearing with this schedule are accurate as of the Effective Date indicated on this Truth-In-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

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