

# Rate and Fee Disclosure

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Federal Credit Union

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This Rate and Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your savings, checking, money market and certificate accounts at CU Hawaii Federal Credit Union at this time. We 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 Member Service Agreement

## Rates for Share/Savings, Share Draft/Checking and Certificate Accounts

Account Type	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited	Dividend Period
<b>Membership Savings</b>	0.050%	0.050%	\$50.00	\$100.00	Quarterly	Quarterly
<b>Special Savings</b>	0.050%	0.050%	n/a	\$100.00	Quarterly	Quarterly
<b>IRA Savings</b>	0.050%	0.050%	n/a	\$100.00	Quarterly	Quarterly
<b>Youth Savings</b>	0.050%	0.050%	\$5.00	\$5.00	Quarterly	Quarterly
<b>Money Market</b>						
\$0.00-\$24,999.99	1.000%	1.000%	\$2,500.00	\$2,500.00	Quarterly	Quarterly
\$25,000.00-\$49,999.99	1.150%	1.150%				
\$50,000.00-\$99,999.99	1.250%	1.250%				
\$100,000.00-\$499,999.99	1.350%	1.350%				
\$500,000.00 or more	1.500%	1.500%				
<b>Checking</b>	n/a	n/a	n/a	n/a	n/a	n/a
<b>Plus Checking</b>	0.050%	0.050%	\$2,500.00	\$2,500.00	Monthly	Monthly
<b>Kasasa Saver Qualifying**</b>			n/a	n/a	Monthly	Calendar Month
\$0.01 - \$50,000.00	4.889%	5.00%				
\$50,000.01 or more	0.249%	5.00%-0.250%				
<b>Non-qualifying</b>	0.050%	0.050%				
<b>Kasasa Cash Checking Qualifying**</b>			n/a	n/a	Monthly	Calendar Month
\$0.01 - \$15,000.00	1.242%	1.250%				
\$15,000.01 or more	0.249%	1.250%-0.250%				
<b>Non-qualifying</b>	0.010%	0.010%				
<b>Kasasa Cash Back Checking** and Kasasa Tunes** Checking</b>	n/a	n/a	n/a	n/a	n/a	n/a
<b>Regular Certificates &amp; IRA Certificates*</b> (Maximum \$1,000,000.00)			\$500.00	n/a	n/a	Monthly
6 Month	3.750%	3.750%				
12 Month	3.250%	3.250%				
18 Month	3.250%	3.250%				
24 Month	3.250%	3.250%				
36 Month	2.750%	2.750%				
48 Month	2.750%	2.750%				
60 Month	2.750%	2.750%				

\*The maximum permitted to be deposited into a Certificate is \$1,000,000.00 in aggregate per Taxpayer Identification Number.

\*\* **Kasasa Checking accounts must meet the following account qualifications to earn the qualifying dividend rate or rewards applicable to that account type:**

- 1) a minimum of 10 debit card purchases post to your Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account;
- 2) you receive monthly e-Statements for the account; and
- 3) you have a direct deposit, ACH credit or ACH payment on your account at least once during the cycle.

**Further details are set forth in the Truth in Savings Disclosures below.**

## Truth-in-Savings Disclosures

As explained in the MSA, the "Rate & Fee Disclosure" applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

### 1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts are indicated above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. Money Market are Tiered Rate accounts. For these accounts, if the balance falls within the range for a particular tier, the dividend rate applicable to that tier will apply to the full balance in the account. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account.

Kasasa Cash Checking and Kasasa Saver accounts are tiered rate accounts. If the account qualifications (as indicated below) for any monthly qualification cycle are not met, the non-qualifying rate will apply to the balance in the account for that cycle. If qualifications are met for a qualification cycle, the applicable qualifying rate will apply to the balance in the account for that cycle. For Kasasa Cash Checking and Kasasa Saver accounts, the Dividend Rate specified for a tier will apply only to the portion of the account balance that is within that tier. The range of annual percentage yield(s) (which vary depending on the balance in the account) are shown for each tier. The Annual Percentage Yield (APY) disclosed on the Kasasa Cash account assumes that dividends earned in Kasasa Cash compound. However, by linking Kasasa Saver to Kasasa Cash, the dividends earned in your Kasasa Cash account are automatically transferred into your Kasasa Saver each statement cycle. Therefore, the dividends do not remain in your Kasasa Cash account and do not compound. As a result, the actual APY for the Kasasa Cash account may be less than the APY disclosed for that account. Kasasa Saver APYs may be less than the Kasasa Cash APYs. The automatic transfer of dividends to Kasasa Saver may cause an overdraft to your Kasasa Cash account if the account's balance is less than the transferred amount when the transfer occurs.

### 2. Nature of Dividends

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

### 3. Compounding and Crediting

Dividends will be compounded and credited as identified 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. Dividends on certificate accounts do not compound. When credited, the dividends are transferred to another checking or savings account that you have chosen.

### 4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

### 5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is indicated above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated using the Average Daily Balance method, in which 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 determined by adding the full amount of principal in the account for each day of the period, and dividing that figure by the number of days in the period. For all 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.

### 6. Account Limitations

Transfers or withdrawals from a Kasasa Saver account to another account you have with us or to a third party or an account you have at another financial institution, if made by preauthorized transfer, automatic transfer, telephone, fax or online banking are limited to six (6) per calendar month. Transfers or withdrawals to a third party or to an account you have at another financial institution made by check, draft or debit card are also limited to a total of six (6) per calendar month. There is no limit to the number of transfers or withdrawals from your Kasasa Saver account to repay loans with us or if the transfers are made in person, by mail, by messenger or at an ATM. These transactions are considered made on the date the transaction posts and settles to your account, not the date the withdrawal request was initiated.

For Escrow Accounts (if offered), withdrawals are allowed only for payment of property taxes and insurance. If you make more than three (3) withdrawals or transfers from the Money Market Account in a calendar month, the account will be subject to an excess transaction fee as set forth in the rate and fee disclosure.

### 7. Certificate Account Features

#### a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate account.

#### b. Maturity

The Certificate account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

#### c. Early Withdrawal Penalty

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

**1) Amount of Penalty.** Our penalties are on dividends only and are equal to 90-days of dividends.

**2) How the Penalty Works.** The account will be closed and the penalty calculated on the entire balance. The penalty may be deducted from the principal balance.

**3) 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. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59 ½ or becomes disabled and begins making periodic withdrawals.

#### d. Renewal Policy

Certificate accounts are automatically renewable accounts. On maturity, automatically renewable accounts will renew for another term at the current rate. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

#### e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

### 8. Kasasa Account Features

There is a limit of one Kasasa Checking account per member. Business accounts are not eligible. The following features are unique to Kasasa accounts:

**a. Account Qualifications**

In order to earn the Qualifying Rate for the dividend period specified in the schedule above and to qualify for additional benefits as described herein for a particular monthly qualification cycle, Kasasa Cash, Kasasa Cash Back and Kasasa Tunes accounts must satisfy the following requirements: 1) a minimum of ten (10) debit card purchases post to your Kasasa Cash, Kasasa Cash Back, or Kasasa Tunes account; 2) you receive monthly eStatements for the account; and 3) you have a direct deposit, ACH credit or ACH payment on your account at least once during the cycle. Please note that the transactions MUST actually post to your account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post to your account. Transactions that have been initiated but not posted as of the end of the cycle will not count as a qualifying transaction for that cycle (but will count in the following cycle when they post). A monthly qualification cycle begins on the business day before the first day of the statement cycle and ends on the business day before the last day of the statement cycle. If the account is terminated, you will forfeit any rewards that have not been credited to your account.

ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by us as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our institution do not count toward earning account rewards. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle that appear to be conducted for the sole purpose of qualifying for the account's rewards will be deemed inappropriate transactions and will not count toward earning rewards.

**b. Kasasa Saver Accounts**

Kasasa Saver accounts must be linked to a Kasasa Cash or Cash Back checking account. If the linked checking account satisfies the qualification requirements for a Monthly Qualification Cycle, the Kasasa Saver account will earn the qualifying rate for that cycle. Otherwise, the Kasasa Saver Account will earn the nonqualifying rate for that cycle.

**c. ATM Fee Rebates**

For any Kasasa Checking account, if you have met your qualifications during the Monthly Qualification Cycle, we will reimburse you for ATM fees imposed during the Monthly Qualification Cycle by our institution and other U.S. financial institutions, up to a maximum of \$25 per Monthly Qualification Cycle. An ATM receipt must be presented to us for reimbursement of any single fee of \$5 or more. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable.

**d. Kasasa Cash Back Checking**

If the account qualifications are met for a Monthly Qualification cycle for the Kasasa Cash Back Checking Account, you will receive a cash rebate of 3.0% of the amount of debit card purchases posted to your account during that cycle, up to a maximum rebate of \$9.00 per cycle.

**e. Kasasa Tunes Checking**

When you open and fund your Kasasa Tunes account, you will be refunded up to an aggregate total of \$20 (including any taxes) for iTunes, Amazon.com, and Google Play purchases made with your debit card that post to your account during the first sixty (60) calendar days after your account is opened. This refund will be credited to your account on the last day of the statement cycle in which the aggregate iTunes, Amazon.com and Google Play purchase threshold of \$20 posts to your account. When qualifications are met during a Monthly Qualification Cycle, you will earn up to an aggregate total of \$10 (including any taxes) in refunds for any iTunes, Amazon.com or Google Play purchases. In order to be refunded, iTunes, Amazon.com, Google Play purchases must be made with your debit card and must post to your account no more than 30 days after the Monthly Qualification Cycle in which you qualified ends.

## Fee Schedule

Abandoned Account Fee .....	\$10.00/month	Online Bill Pay Reactivation .....	\$5.00
Account Activity Printout .....	\$2.00/page	Online Bill Pay Rush Payment Services	
Account Closed within 90 days of opening .....	\$25.00	-Overnight Check Fee (rush delivery) .....	\$34.95
Account Reconciliation .....	\$25.00/hr (min \$25.00)	-Second Business Day Check Delivery .....	\$29.95
Account Research .....	\$25.00/hr (min \$25.00)	-Second Day Bill Pay Fee (ACH rush delivery) .....	\$6.95
ATM transactions at ATMs not owned by us .....	\$0.50/each	Par Value of One Share <sup>5</sup> .....	\$5.00
Bad Address and/or Bad e-mail (one-time fee) .....	\$5.00	Photocopies .....	\$0.25/copy
Cashier's Checks .....	\$5.00/check	Plastic Card International Fees .....	Ranges from 0.80% to 1.00%
Check Cashing .....	\$5.00/request	Plastic Card Replacement .....	\$10.00
Check Collection .....	Varies	Plastic Card Rush Order .....	\$50.00
Check Printing .....	Varies	Plastic Card Special Handling .....	\$20.00
Coin Bank (waived on minor accounts) .....	10% of total	Safe Deposit Box Drilling and Key Replacement .....	Varies
Copy of Check .....	\$5.00/draft	Safe Deposit Box Key Deposit .....	\$25.00
Courtesy Pay .....	\$25.00/item	Safe Deposit Box Rental .....	Ranges from \$25.00 to \$70.00
Credit Card - Late Payment .....	Up to \$25.00	Statement Copy .....	\$2.00/page
Credit Card - Over-the-Credit Limit .....	Up to \$25.00	Stop Payments .....	\$25.00/request
Debit Card Overdraft .....	\$25.00/item	Temporary Checks or Deposit Slips .....	\$0.50/page
Deposit Item Resubmitted .....	\$10.00/item	Wire Transfers <sup>6</sup>	
Deposit Item Returned .....	\$25.00/item	-Domestic Outgoing .....	\$25.00/transfer
Fax – Outgoing (U.S. phone numbers only) .....	\$1.00/page	-International Outgoing .....	\$75.00/transfer
Foreign Cards using our ATM .....	\$5.00/transaction	-Cancellation .....	\$25.00/transfer
Held Funds Fee .....	\$25.00/item	-Amendment .....	\$25.00/transfer
Inactive Membership (No activity for 12 months) .....	\$5.00/month	-Trace .....	\$25.00/transfer
International Transaction Fee <sup>1</sup> .....	1% of transaction amount		
Items(s) Paid Against Insufficient Funds .....	\$25.00/item		
Items(s) Returned due to Insufficient Funds <sup>2</sup> .....	\$25.00/item		
Legal Processing <sup>3</sup>			
-Garnishments .....	\$50.00/each		
-Subpoenas .....	\$50.00/each		
-Tax Levies .....	\$50.00/each		
Loan Coupons .....	\$0.50/page		
Membership Fee (one time) .....	\$1.00		
Minimum Balance .....	\$2.00/month		
Money Market Account excessive w/d .....	\$20.00/transaction		
Money Order .....	\$1.00/Money Order		
Night Depository Bag .....	\$25.00		
Night Depository Key .....	\$10.00		
Notary <sup>4</sup>			
-Members (first two signatures free) .....	\$5.00/per signature		
-Non-Members .....	\$5.00/per signature		
Online Bill Pay Insufficient Funds <sup>2</sup> .....	\$25.00/item		

<sup>1</sup>This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

<sup>2</sup>A NSF Fee is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentation against insufficient funds will result in a separate Fee. A cap of three NSF Fees per item will be charged.

<sup>3</sup>Additional fees are applicable for research and copies of documents.

<sup>4</sup>All official CU Hawaii documents are free.

<sup>5</sup>If your membership share falls below par value we may transfer funds from another account to maintain the membership share.

<sup>6</sup>Outgoing maximum amount of \$250,000.