

Business Rate and Fee Disclosure

Effective Date: 02/02/26



CU HAWAII

Federal Credit Union

476 Hinano St
Hilo, HI 96720
PH: 808-933-6700
FX: 808-935-7793
www.cuhawaii.com

This "Business 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 Business Rate and Fee Disclosure and acknowledges that it is a part of the Business Service Agreement

Rates for Savings, Checking, Money Market and Certificate Accounts

Account Type	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded and Credited	Dividend Period
Membership Savings	0.050%	0.050%	\$50.00	\$100.00	Quarterly	Quarterly
Special Savings	0.050%	0.050%	n/a	\$100.00	Quarterly	Quarterly
Money Market						
\$0.00-\$24,999.99	1.000%	1.000%				
\$25,000.00-\$49,999.99	1.150%	1.150%				
\$50,000.00-\$99,999.99	1.250%	1.250%	\$2,500.00	\$2,500.00	Quarterly	Quarterly
\$100,000.00-\$499,999.99	1.350%	1.350%				
\$500,000.00 or more	1.500%	1.500%				
Basic Checking	n/a	n/a	n/a	n/a	n/a	n/a
Value Checking	n/a	n/a	n/a	n/a	n/a	n/a
Prime Checking	n/a	n/a	n/a	n/a	n/a	n/a
Regular Certificates*						
(Maximum \$1,000,000.00)						
6 Month	3.750%	3.750%				
12 Month	3.700%	3.700%				
18 Month	3.250%	3.250%	\$500.00	n/a	Monthly	Monthly
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.

Truth-in-Savings Disclosures

As explained in the BSA, 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 accounts 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.

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. For Youth Accounts the minimum opening deposit as well as the required balance is \$5.00.

6. Account Limitations

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

Business Certificate accounts are not automatically renewable. On maturity, the balance of the account will be transferred to the account you specified at the time the Certificate account was started.

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. Account Analyses

Account analysis is available on selected checking accounts. If the account is subject to account analysis, you will receive an earnings credit based on your average collected balance each month. The earnings credit will be applied to cover fees charged to the account. The earnings credit is calculated by multiplying the current analysis earnings credit rate by the average collected balance in the account for the month less a 10% reserve. This amount is credited against fees charged to the account. The earnings credit is only used to reduce fees charged to the account. If the amount of the credit exceeds fees charged to the account, the difference is **not** credited to the account.

Business Fee Schedule

Abandoned Account Fee.....	\$10.00/month
Account Activity Printout	\$3.00/page
Account Closed within 90 days of opening.....	\$25.00
Account Reconciliation.....	\$25.00/hr (min \$25.00)
Account Research.....	\$25.00/hr (min \$25.00)
ACH – Incoming Credit(s)	\$0.03/item
ACH – Incoming Debit(s)	\$0.03/item
ATM Transactions at ATMs not owned by us	\$0.50/each
Bad Address and/or Bad e-mail (one-time fee)	\$5.00
Cashier's Checks	\$5.00/check
Check Cashing.....	\$5.00/request
Check Collection	Varies
Check Printing	Varies
Coin Bank (waived on minor accounts).....	10% of total
Copy of Check	\$5.00/draft
Courtesy Pay	\$25.00/item
Credit Card - Late Payment	Up to \$25.00
Credit Card - Over-the-Credit Limit	Up to \$25.00
Currency/Coin Total	
- Basic Checking (greater than \$10,000).....	0.15%
- Value Checking (greater than \$25,000)	0.15%
Debit Card Overdraft.....	\$25.00/item
Deposit Item Resubmitted.....	\$10.00/item
Deposit Item Returned	\$25.00/item
Fax – Outgoing (U.S. phone numbers only)	\$1.00/page
Foreign Cards using our ATM	\$5.00/transaction
Held Funds Fee	\$25.00/item
Inactive Membership (No activity for 12 months).....	\$5.00/month
International Transaction Fee ¹	1% of transaction amount
Items(s) Paid Against Insufficient Funds	\$25.00/item
Items(s) Processed (Deposits, Checks written/deposited)	
- Basic Checking (first 100 free)	\$0.20/item
- Free Value Checking (first 325 free)	\$0.20/item
Items(s) Returned Due to Insufficient Funds ²	\$25.00/item
Legal Processing ³	
- 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
Monthly Maintenance	
- Prime Checking	\$10.00
- Value Checking ⁴	\$15.00
Night Depository Bag	\$25.00
Night Depository Key	\$10.00
Notary ⁵	
- Members (first two signatures free)	\$5.00/per signature
- Non-Members	\$5.00/per signature

Online Bill Pay Insufficient Funds ²	\$25.00/item
Online Bill Pay Reactivation.....	\$5.00
Online Bill Pay Rush Payment Services	
- Overnight Check Fee (rush delivery).....	\$34.95
- Second Business Day Check Delivery	\$29.95
- Second Day Bill Pay Fee (ACH rush delivery).....	\$6.95
Par Value of One Share ⁶	\$5.00
Photocopies	\$0.25/copy
Plastic Card International Fees	Ranges from 0.80% to 1.00%
Plastic Card Replacement.....	\$10.00
Plastic Card Rush Order	\$50.00
Plastic Card Special Handling	\$20.00
Prime Checking Services	
- Checks Deposited (Foreign/On Us).....	\$0.03/item
- Checks Paid.....	\$0.05/item
- Coin Order.....	\$0.05/roll
- Coin Deposited (loose).....	0.04%
- Coin Deposited (rolled)	0.02%
- Currency Deposited	0.05%
- Currency Ordered (loose)	0.05%
- Deposits Received	\$0.40/item
- Earnings Credit ⁷	0.25%
Safe Deposit Box Drilling and Key Replacement.....	Varies
Safe Deposit Box Key Deposit	\$25.00
Safe Deposit Box Rental	Ranges from \$25.00 to \$70.00
Statement Copy.....	\$3.00/page
Stop Payments	\$25.00/item
Temporary Checks or Deposit Slips ⁸	\$3.00 for 2 pages
Wire Transfers ⁹	
- Domestic Outgoing	\$25.00/transfer
- International Outgoing	\$100.00/transfer
- Cancellation	\$25.00/transfer
- Amendment.....	\$25.00/transfer
- Trace	\$25.00/transfer

¹This 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.

²A 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.

³Additional fees are applicable for research and copies of documents.

⁴Waived with \$25,000 aggregate deposit/loan.

⁵All official CU Hawaii documents are free.

⁶If your membership share falls below par value we may transfer funds from another account to maintain the membership share.

⁷Earnings Credit is calculated on Average Collected Balance less 10% reserve.

⁸Waive for new accounts as appropriate.

⁹Outgoing maximum amount of \$250,000.