

# Business Rate and Fee Disclosure

Effective Date: 07/01/25



**CU HAWAII**  
Federal Credit Union

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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
<b>Money Market</b> \$0.00-\$24,999.99 \$25,000.00-\$49,999.99 \$50,000.00-\$99,999.99 \$100,000.00-\$499,999.99 \$500,000.00 or more	0.300% 0.350% 0.450% 0.550% 0.650%	0.300% 0.350% 0.450% 0.550% 0.650%	\$2,500.00	\$2,500.00	Quarterly	Quarterly
Basic Checking	n/a	n/a				
Value Checking	n/a	n/a				
Prime Checking	n/a	n/a				
<b>Regular Certificates &amp; IRA Certificates*</b> (Maximum \$1,000,000.00) 6 Month 12 Month 18 Month 24 Month 36 Month 48 Month 60 Month	4.000% 3.500% 3.500% 3.500% 3.000% 3.000% 3.000%	4.000% 3.500% 3.500% 3.500% 3.000% 3.000% 3.000%				

\*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	Online Bill Pay Insufficient Funds <sup>2</sup> .....	\$25.00/item
Account Activity Printout .....	\$2.00/page	Online Bill Pay Reactivation.....	\$5.00
Account Closed within 90 days of opening.....	\$25.00	Online Bill Pay Rush Payment Services	
Account Reconciliation.....	\$25.00/hr (min \$25.00)	-Overnight Check Fee (rush delivery).....	\$34.95
Account Research.....	\$25.00/hr (min \$25.00)	-Second Business Day Check Delivery.....	\$29.95
ACH – Incoming Credit(s) .....	\$0.03/item	-Second Day Bill Pay Fee (ACH rush delivery).....	\$6.95
ACH – Incoming Debit(s) .....	\$0.03/item	Par Value of One Share <sup>6</sup> .....	\$5.00
ATM Transactions at ATMs not owned by us.....	\$0.50/each	Photocopies .....	\$0.25/copy
Bad Address and/or Bad e-mail (one-time fee) .....	\$5.00	Plastic Card International Fees .....	Ranges from 0.80% to 1.00%
Cashier's Checks .....	\$5.00/check	Plastic Card Replacement.....	\$10.00
Check Cashing.....	\$5.00/request	Plastic Card Rush Order .....	\$50.00
Check Collection .....	Varies	Plastic Card Special Handling .....	\$20.00
Check Printing .....	Varies	Prime Checking Services	
Coin Bank (waived on minor accounts).....	10% of total	-Checks Deposited (Foreign/On Us).....	\$0.03/item
Copy of Check .....	\$5.00/draft	-Checks Paid.....	\$0.05/item
Courtesy Pay .....	\$25.00/item	-Coin Order.....	\$0.05/roll
Credit Card - Late Payment .....	Up to \$25.00	-Coin Deposited (loose).....	0.04%
Credit Card - Over-the-Credit Limit .....	Up to \$25.00	-Coin Deposited (rolled) .....	0.02%
Currency/Coin Total		-Currency Deposited .....	0.05%
-Basic Checking (greater than \$10,000).....	0.15%	-Currency Ordered (loose) .....	0.05%
-Value Checking (greater than \$25,000) .....	0.15%	-Deposits Received.....	\$0.40/item
Debit Card Overdraft.....	\$25.00/item	-Earnings Credit <sup>7</sup> .....	0.25%
Deposit Item Resubmitted.....	\$10.00/item	Safe Deposit Box Drilling and Key Replacement.....	Varies
Deposit Item Returned .....	\$25.00/item	Safe Deposit Box Key Deposit .....	\$25.00
Fax – Outgoing (U.S. phone numbers only) .....	\$1.00/page	Safe Deposit Box Rental.....	Ranges from \$25.00 to \$70.00
Foreign Cards using our ATM.....	\$5.00/transaction	Statement Copy.....	\$2.00/page
Held Funds Fee .....	\$25.00/item	Stop Payments .....	\$25.00/request
Inactive Membership (No activity for 12 months).....	\$5.00/month	Temporary Checks or Deposit Slips .....	\$0.50/page
International Transaction Fee <sup>1</sup> .....	1% of transaction amount	Wire Transfers <sup>8</sup>	
Items(s) Paid Against Insufficient Funds .....	\$25.00/item	-Domestic Outgoing .....	\$25.00/transfer
Item(s) Processed (Deposits, Checks written/deposited)		-International Outgoing .....	\$75.00/transfer
-Basic Checking (first 100 free) .....	\$0.20/item	-Cancellation .....	\$25.00/transfer
-Free Value Checking (first 325 free).....	\$0.20/item	-Amendment.....	\$25.00/transfer
Items(s) Returned Due to Insufficient Funds <sup>2</sup> .....	\$25.00/item	-Trace.....	\$25.00/transfer
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		
Monthly Maintenance			
-Prime Checking .....	\$10.00		
-Value Checking <sup>4</sup> .....	\$15.00		
Night Depository Bag .....	\$25.00		
Night Depository Key .....	\$10.00		
Notary <sup>5</sup>			
-Members (first two signatures free) .....	\$5.00/per signature		
-Non-Members .....	\$5.00/per signature		

<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 presentment 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>Waived with \$25,000 aggregate deposit/loan.

<sup>5</sup>All official CU Hawaii documents are free.

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

<sup>7</sup>Earnings Credit is calculated on Average Collected Balance less 10% reserve.

<sup>8</sup>Outgoing maximum amount of \$250,000.