

Regular Share Account

Minimum Deposit and Balance - Required par value of one share	\$5.00
Membership Fee - Primary Member only	\$1.00

Share Draft Account

Account Reconciliation (Member must have attempted reconciliation & must provide documentation.)	\$15.00 per hour
ACH Non-Sufficient Funds (NSF)	\$21.00 per item
ACH Overdraft Fee	\$21.00 per item
ACH Revocation	\$21.00 per item
Copy of Cleared Draft	\$2.00 per item
Draft Non-Sufficient Funds (NSF)	\$21.00 per item
Draft Overdraft Fee	\$21.00 per item
Minimum Balance	\$1.00 per month

If a \$200.00 average monthly balance is not maintained for the month. Service fee is waived if primary member of the account is age 18 or younger or age 55 or older.

Share Draft Printing

Sky Blue or Tropical Paradise designs one free box standard checks per year per account. Credit Union subsidizes \$4.00 for all standard check designs, cost varies for alternate designs, lettering and symbols.

Stop Payment (Draft, Loan Draft and ACH) \$21.00 per item

ATM and Fast Check VISA Debit Card

Initial ATM Card or Debit Card and PIN (Share Draft account required for Debit Card.)	No Charge
Card or PIN Replacement	\$3.00 per card or PIN
Deposits (Accepted at HFCU ATM, Aloha Pacific FCU ATM and CO-OP Network ATM)	No Charge
Excess ATM withdrawal (First ten withdrawals are free)	\$1.00 per withdrawal
Non-Sufficient Funds (NSF)	\$21.00 per item
Non-Surcharge ATM Withdrawal - HFCU, Aloha Pacific FCU, FHB, CO-OP Network ATM. All other ATM owners or operators disclose a surcharge at the machine, surcharge is added to withdrawal.	No Charge
Point of Sale Overdraft Fee	\$21.00 per item
Point of Sale Stop Payment	\$27.00 per item

Other Services

Audio Response Service	No Charge
Dormant Account	\$6.00 per three month period
Beginning on the 1 st day of February, May, August and November account with no activity for one year or longer and with no current address.	
Excess Teller Check Withdrawal	1 free per day, \$3.00 each additional check
Fax - Local	\$2.00 per page
Fax - Out of State	\$5.00 per page
History print-out or Statement copy	\$1.00 per copy
Legal Process - Garnishment, Levy	\$10.00 each
Long Distance call to verify check	\$5.00 per call
Notary Service - Members	No Charge
Notary Service - Non-Members	Cost varies per signature*
*According to the fee schedule set by the State Attorney General's Office	
Online Banking and Bill Payer (Share Draft Account Required for Bill Payer service.)	No Charge
Online Bill Payer Overdraft Fee	\$21.00 per item
Return Check from Deposit or Payments	\$21.00 per item
Safe Deposit Box Rental 3" x 10"	\$55.00 per year
Safe Deposit Box Rental 5" x 10"	\$65.00 per year
Safe Deposit Box Lost Key Replacement	Actual Cost
Safe Deposit Box Locksmith	Actual Cost
Signature Guarantee - Available to Members Only	No Charge
Stop Payment Teller Check	\$10.00 per item
Travelers Cheques - Members	No Charge
Western Union Domestic Commercial Money Order - Applicable Maximum Dollar Limits	\$20.00 per item
Western Union International Commercial Money Order	Cost varies
Wire - Outgoing Domestic	\$20.00 per wire
Wire - Outgoing International	\$45.00 per wire