



WELCOME PACKET

HONEA Federal Credit Union

Effective December 1, 2021



WELCOME TO HOCU!

October 29, 2021

On behalf of the Honolulu Federal Credit Union (HOCU) 'ohana, we welcome you to our credit union! We're appreciative that the members of HONEA Federal Credit Union voted on October 6, 2021, to approve the merger with HOCU, and can't wait to assist with your financial needs while maintaining our reputation for exceptional member service.

On December 1, 2021, your accounts will be transferred to HOCU. We are working diligently to ensure that the transition to HOCU is as smooth as possible for you and will keep you informed of any potential changes to your account(s) and services during this transition period.

We understand that you may have questions during this transition period and have created this Welcome Packet with the important dates, account information, changes, and Frequently Asked Questions (FAQs) about our products and services, which will hopefully provide you with the essential details.

For more information about the merger and HOCU, please go to myhocu.com/merger. You may also visit one of our branches located throughout Oahu or call 808-777-5646 to speak with one of our team members.

Once again, welcome to HOCU! We're excited to be your credit union and look forward to serving you for years to come.

Mahalo,



Mark Munemitsu, President & CEO

Honolulu Federal Credit Union (HOCU)



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ABOUT HOCU

History

Honolulu Federal Credit Union (HOCU) was officially chartered in 1936 as a credit union for U.S. Federal Employees in Honolulu. It was one of the first credit unions formed in the Territory of Hawaii with only 15 members. Our credit union now has 18,000 members and 5 branches throughout the island of Oahu, offering a wide range of financial services and products for community members. HOCU currently has over \$333 million in assets and is poised for future growth in membership and products, even during the ongoing COVID-19 pandemic.

Mission

We are committed to serve our members by providing quality services, products, and education to help achieve financial success.

Locations

HOCU currently has five branches located throughout the island of Oahu.

Branch	Address
Moiliili	2305 S Beretania St, Honolulu 96826
Airport	3600 Aolele St, Honolulu, HI 96820
Tripler (Temporarily Closed to Public)	459 Patterson Road, Rom 1-C100 (VA Wing), Honolulu, HI 96819
Federal (Temporarily Closed to Public)	Prince Kuhio Federal Building, 300 Ala Moana Blvd. #1-137, Honolulu, HI 96850
Ewa Beach	91-1717B Fort Weaver Rd, Ewa Beach, HI 96706



MEMBER ACCOUNT INFORMATION

Do I need to apply for HOCU membership?

No, membership eligibility is transferred with the merger of HONEA FCU with HOCU. Membership with HOCU is effective December 1, 2021.

Will my account(s) number change?

Yes, you will be issued new account number(s). Your HOCU account number will be eight digits. Part of your current HONEA account number will be used to fill the eight digits that is required. An added prefix number of 55 will be used followed by zero(s) if applicable. See examples below:

HONEA Account Number	HOCU Account Number
123456	55 (Prefix) +123456 = 55123456
12345	55 (Prefix) +12345 = 55012345
1234	55 (Prefix) +1234 = 55001234

What happens to the balances in my HONEA account(s)?

At the close of business day on November 30, 2021, your account balances will be transferred to your new HOCU account.

Will my new accounts still be insured after the merger?

Yes, your deposits are insured by the National Credit Union Share Insurance Fund.

Will I still receive HONEA account statements?

Yes. You will receive a final HONEA statement for the month of November 2021 (received in December 2021).

HOCU will send account statements beginning in December 2021 (received in January 2022).



Will HOCU offer the same products and services?

HOCU offers similar products and services that you are currently receiving from HONEA. We do offer a wide variety of products and services that can fit your financial needs. Please visit myhocu.com or call us at 808-777-5646 for more information.

Will HOCU have Shared Branching options?

Starting on December 1, 2021, HONEA members will have access to HOCU's Shared Branching options. HOCU is a participant in the CO-OP network, offering access to over 30,000 ATMs nationwide without surcharges.

CHECKING ACCOUNTS

What will happen to my existing Your Choice Checking and/or Share Express Accounts?

On December 1, 2021, HOCU will convert your Your Choice Checking and/or Share Express Accounts into one HOCU checking account.

Your entire balance will be transferred to this new account with the same rates and conditions.

How long can I continue to use my HONEA debit card?

You can continue to use your HONEA debit card until 9 pm on November 28, 2021. Your card will no longer be active after this date.

When will I receive my new HOCU debit card?

If you currently have a HONEA debit card, you should receive a new HOCU debit card by November 20, 2021. We recommend that you activate your new HOCU debit card as soon as you receive it. Once your new card has been activated, we recommend that you destroy your HONEA debit card after November 28, 2021. You may start using your new HOCU debit card on December 1, 2021, at the start of business day.

Please refer to the Electronic Transfer of Funds (ETF) Agreement and Membership Agreement in the Disclosure and Fees section of this Welcome Packet.

When will I receive my new HOCU checks?



You will receive a complimentary box of 80 checks before November 28, 2021. You can start using your HOCU checks on December 1, 2021, at the start of the business day.

You can continue to use your HONEA checks until November 28, 2021. For security purposes, we recommend shredding your supply of HONEA checks.

SAVINGS ACCOUNTS

What happens to my existing Regular Share Accounts?

On December 1, 2021, HOCU will convert all HONEA Regular Share Accounts into HOCU Regular Share Accounts. No action is necessary on your part. Your entire balance will be transferred.

For more details, please refer to the Truth-in-Savings disclosure in the Disclosure and Fees section of this Welcome Packet.

What happens to my existing Keiki Club Accounts?

Keiki Club accounts are coming over "as is" and will convert to a HOCU Regular Share account when the primary member on the account reaches the age of 17.

What happens to my existing Christmas Club Accounts?

Christmas Club accounts are coming over "as is." Any new Christmas Club accounts opened on or after December 1, 2021, will follow HOCU's Christmas Club account rates, terms, and conditions.

SHARE CERTIFICATES

What will happen to my existing Term Share Certificate?

On the close of business day on November 30, 2021, all accrued interest will be posted to your certificate account. If your certificate(s) mature on November 26 through November 30, 2021, it will not renew and will be closed.

On December 1, 2021, your Term Share Certificate(s) will transfer over to HOCU. Terms and conditions will remain the same as HONEA.

ELECTRONIC SERVICES

What happens if I currently have online banking with HONEA?

On November 28, 2021, online banking with HONEA will no longer be available. You will need to enroll for online banking with HOCU. Visit a HOCU branch, log onto your account at myhocu.com, or call us at 808-777-5646 to enroll.

What if I currently have Direct Deposit/Payroll set up to my Checking or Saving Accounts?

Your existing Direct Deposit and Payroll will be re-routed to your new HOCU account. During this time, please inform your direct deposit and/or payroll providers about your new HOCU account number and routing number to ensure there are no interruptions to the receipt of your deposit. Please visit a HOCU branch, log onto your account on myhocu.com, or call us at 808-777-5646 for more details.

How do I enroll in bill pay with HOCU?

On November 28, 2021, bill pay with HONEA will no longer be available.

You will need to enroll in HOCU online banking, and then sign up for bill pay. Member needs to have a HOCU checking account to use bill pay. For more information on how to enroll, visit a HOCU branch, log onto your account at myhocu.com, or call us at 808-777-5646.

What if I have electronic payments set up with my Checking Account?

To ensure that your payments will continue to be processed, please contact the companies that process automatic payments from your checking account and inform them of your new HOCU account number and routing number.

What is HOCU's routing number?

Our routing number is 321379164.



How do I receive e-Statements?

You can receive statements electronically by enrolling through HOCU's online banking. For more information on how to enroll, visit a HOCU branch, log onto your account on myhocu.com, or call us at 808-777-5646.

Does HOCU offer Wire Transfer Services?

Yes, HOCU provides members with incoming/outgoing wire transfer services. For breakdown on costs, please refer to HOCU's Fee Schedule in the Disclosure and Fees section of the Welcome Packet.

Does HOCU offer a mobile banking app?

Yes, HOCU offers a mobile banking app for Apple IOS and Android devices. You must be first enrolled in online banking to use the mobile banking app.

Will telephone banking still be available?

On November 28, 2021, HONEA'S Tell Talk system will no longer be available.

What if I currently have Automatic Transfer services set up for my accounts?

Your Automatic Transfer service between your HONEA accounts will automatically be set up with your new HOCU account(s). Automatic loan payment transfers from your HONEA account to your HONEA loan will automatically be set up with your new HOCU account(s).

HOME EQUITY LINE OF CREDIT (HELOC), PERSONAL LOANS, AUTO LOANS, AND OVERDRAFT LINE OF CREDIT

What will happen to my current loan?

No change. No action required on your part.

How will I be notified about my payment amount and balance?

You will receive a monthly/quarterly statement that includes a payment amount and your current balance.

Where do I remit my loan payments?

Loan payments can be made at any HOCU branch location. If you need to mail in a payment, please send it to the following address:

Honolulu Federal Credit Union (HOCU)
PO BOX 235862
Honolulu, HI 96823

Will I continue to receive HELOC drafts?

If you have a current HELOC loan that has draft writing capabilities, please contact HOCU to order new drafts.

How long can I continue to use my existing HONEA HELOC Drafts?

You can continue to use your HONEA HELOC drafts until November 28, 2021. After November 28, 2021, please destroy any remaining HONEA HELOC drafts and begin using the new HOCU HELOC drafts you receive.

CAN'T FIND YOUR ANSWER?

If you have questions not addressed in this Welcome Packet, please go to myhocu.com/merger. This webpage will be updated with new information throughout the merger for HONEA members.

You can also visit one of our HOCU branches or call 808-777-5646 to speak with one of our team members.



DISCLOSURE AND FEES





HONOLULU FEDERAL CREDIT UNION
 2305 S. Beretania St. • Honolulu, HI 96826
 Mailing Address:
 P.O. Box 235852 • Honolulu, HI 96823

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:
 01/01/2021

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.

ACCOUNT TYPE	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 to Calculate Dividends	
<input type="checkbox"/> Regular Share	0.080 / 0.08	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00 (see item #8)	Daily Balance	See Paragraph 6 Account transfer limitations apply.
<input type="checkbox"/> Share Plus \$2,000.00 to \$4,999.99 \$5,000.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 to \$499,999.99 \$500,000.00 or greater	0.120 / 0.12 0.170 / 0.17 0.220 / 0.22 0.270 / 0.27 0.369 / 0.37	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	—	\$2,000.00	Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> 55 Share Plus (age 55 and older) \$2,000.00 to \$4,999.99 \$5,000.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 to \$499,999.99 \$500,000.00 and greater	0.170 / 0.17 0.220 / 0.22 0.270 / 0.27 0.270 / 0.27 0.419 / 0.42	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	—	\$2,000.00	Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Individual Retirement Same rates for Regular, Roth and Coverdell \$1,999.99 or below \$2,000.00 to \$9,999.99 greater than \$9,999.99	0.200 / 0.20 0.300 / 0.30 0.349 / 0.35	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	—
<input type="checkbox"/> Christmas Club	0.150 / 0.15	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	Account transfer limitations apply.
<input type="checkbox"/> Share Draft	0.080 / 0.08	Monthly	Monthly	Monthly (Calendar)	\$5.00	Average Daily Balance of \$200.00	—	Daily Balance	—
<input type="checkbox"/> 55+ Checking	0.080 / 0.08	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	—

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. For all accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Share Plus, 55 Share Plus, and Individual Retirement accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Share Plus and 55 Share Plus accounts, once a particular balance range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For Individual Retirement accounts, once a particular balance range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

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 of dividends and the dividend period applicable to each account are set forth in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

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.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit at least the par value of one (1) full share in any account. Some accounts may have additional minimum opening deposit

requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share Draft accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met, there will be a service fee as set forth on the reverse side. For Regular Share, Share Plus, and 55 Share Plus accounts, there is a minimum daily balance required to obtain the annual percentage yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated annual percentage yield. For all accounts using a daily balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For Regular Share, Share Plus, 55 Share Plus, and Christmas Club accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Individual Retirement, Share Draft, and 55+ Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), 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 Disclosure 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 transaction. 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.

For ATM and one-time debit transactions, you must consent to the Credit Union's overdraft protection plan in

order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. For members under the age of 18 years, the minimum balance required to earn stated dividends on a Regular Share account is \$100.00.

9. MEMBERSHIP — As a condition of membership you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares	1

10. RATES — The rates 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 information on your accounts, please call the Credit Union.

11. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).



TRUTH-IN-SAVINGS **DISCLOSURE**

REGULAR SHARE SAVINGS ACCOUNT

Rate Information: The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on a share account based on the dividend rate and frequency of compounding for an annual period, i.e. The stated APY is based on reinvestment of earned and paid dividends.

The dividend rate and APY may change at any time, as determined by the Credit Union Board of Directors.

Compounding and Crediting: Dividends will be compounded quarterly and credited to your account quarterly.

Dividend Period: For this account type, the dividend period is quarterly; for example, the beginning date of the first dividend period of the calendar quarter is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period. If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements: The minimum required to open this account is the purchase of a share in the Credit Union. The minimum balance to avoid a service fee is \$100.00. The minimum balance to earn the stated APY is \$100.00.

Daily Balance Computation Method: Dividends are calculated by the daily balance method which applies a periodic rate to the principal balance in your share account each day.

Tiered Structure Rate Schedules: The prospective dividend rates and APYs are applied as follows:

If your share account balance is \$100.00 to \$999.99, then the first (1st) dividend rate and APY as set forth in the Rate and Fee Schedule will apply.

If your share account balance is \$1,000.00 to \$4,999.99, then the second (2nd) dividend rate and APY as set forth in the Rate and Fee Schedule will apply.

If your share account balance is \$5,000.00 to \$9,999.99, then the third (3rd) dividend rate and APY as set forth in the Rate and Fee Schedule will apply.

If your share account balance is \$10,000.00 to \$24,999.99, then the fourth (4th) dividend rate and APY as set forth in the Rate and Fee Schedule will apply.

If your share account balance is \$25,000.00 to \$49,999.99, then the fifth (5th) dividend rate and APY as set forth in the Rate and Fee Schedule will apply.

If your share account balance is \$50,000.00 and over, then the sixth (6th) dividend rate and APY as set forth in the Rate and Fee Schedule will apply.

If your share account balance is \$100.00 but less than \$1,000.00, then the first dividend rate and APY as set forth in the Rate and Fee Schedule will apply.

Accrual of Dividends: Dividends will begin to accrue on the business day you place cash or noncash items (for example, checks, drafts) to your account. If you close your account before accrued dividends are credited to your account, accrued dividends will not be paid.

Transaction Limitations: During any month, you may not make more than six (6) withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephone transfer or similar order. If you exceed the transfer limitations, your account will be subject to closure by the Credit Union.

Par Value of a Share: The par value of a share in this account is \$10.00.

Minimum Balance Fee: A minimum balance fee as set forth in the Rate and Fee schedule will be charged on your account monthly if your account balance falls below the minimum balance of \$100.00.

CHRISTMAS CLUB ACCOUNT

Rate Information: The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the Credit Union Board of Directors.

Compounding and crediting: Dividends will be compounded quarterly and credited to your account quarterly.

Dividend period: The dividend period is the calendar quarter. The dividend periods begin on the first calendar day of the period and ends on the last calendar day of the period.

Minimum balance requirements: The minimum balance required to open this account and to obtain the disclosed annual percentage yield is \$5.00.

Daily balance computation method: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Transaction Limitations: No transaction limitations apply to this account unless otherwise stated in the Common Feature section.

Additional Information:

Share Draft Account Types – Your Choice Checking

a. With Direct deposit

(1) Up to 360 standard-style checks per calendar year at no cost (2 boxes); Designer styles are available at nominal costs. These checks have carbonless copies and a check register system.

(2) No monthly fees.

(3) No minimum balances.

(4) Monthly statements.

(5) First 7 ATM transactions per month at First Hawaiian Bank ATMs and Prizm network will be free; thereafter, a 50 cent fee per transaction will be charged.

(6) Cancelled checks will be truncated.

(7) Home Banking and bill payments will be free.

b. Without Direct deposit

(1) Standard-style checks and Designer styles are available at nominal costs.

These checks have carbonless copies and a check register system.

(2) \$1.00 monthly fees.

(3) No minimum balances.

(4) Monthly statements.

(5) First 7 ATM transactions per month at First Hawaiian Bank ATMs and Prizm network will be free; thereafter, a 50 cent fee per transaction will be charged.

(6) Cancelled checks will be truncated.

(7) Home Banking and bill payments will be free.

Overdrafts

a. Drafts written for amounts exceeding the balance of the share draft account cannot be honored and paid unless specific agreements have been executed and funds are available for transfer from either an approved line-of-credit or the member's primary share account. Overdrafts beyond uncommitted shares and/or excess of the limit of the line of credit may result in involuntary closing of the share draft account.

c. The credit union is under no obligation to honor and pay any drafts exceeding the amount available in the share draft account.

d. Voluntary Overdraft Choices

(1). The transfer of unencumbered shares from the member's primary share account. There is a maximum of six (6) transfers per account per month.

(2). The transfer of funds by advancing credit available on an approved line of credit. Transfers will be done in increments of one hundred dollars (\$100.00).

(3). Transfer from the primary unencumbered shares first and then transfer from the line of credit.

(4). Transfer from the line of credit first and then transfer from the primary shares.

c. Line of Credit

Members with Direct Deposits may request for a pre-approved Line of Credit of \$300.00 limit; without Direct Deposit, the pre-approved amount is \$100.00. Applicants may submit an application for a line of credit up to a maximum of \$3,000.00. Draws on the line of credit will be done in increments of \$100.00 to cover the amount of the overdraft.

d. Regular Shares

Automatically transfer funds from Regular Shares to Share Draft account in increment of \$100 to cover the amount of the overdraft, subject to minimum balance requirements as described in the Truth-In-Savings Disclosure. No more than 6 overdraft transfers per month will be allowed.

payment" on the missing drafts. To avoid potential loss to the member and/or credit union, the credit union may advise the member to close the account and open a new one.

(3). Written notification of this action will be sent to the member by first class mail to his/her last known address.

Non-Business Account Ownership Types

- a. *Single owner personal account*
An individual member account.
- b. *Joint owner personal account: two or more members*

b. Members are expected to maintain an accurate record of their transactions and to reconcile their statements in a timely manner, promptly reporting any discrepancies which might develop.

Closing Share Draft Accounts

- c. *Joint owner personal account: member and a non-member*
Member and a non-member as account owners.
- d. *Joint Minor owner personal account*
A minor is the primary account holder with a parent or legal guardian as a joint owner.

a. *Voluntary by member*
(1). It is the member's responsibility to determine the amount of any drafts outstanding and to arrange sufficient funds to cover those drafts.

b. On two (2) or more banking days in the previous three (3) months the account balance was negative in the amount of \$5,000 or more, or would have been had all checks and charges been paid.

- (2). Any unused drafts should be surrendered to the credit union for destruction to prevent loss or subsequent use of these drafts.
- (3). No refund will be made for the printing costs of any unused drafts.

6. Should an account be closed for cause, the member will be responsible for all service charges involved.

Joint Ownership

Joint owners must be the same as those specified on the member's primary share account if the share draft account agreement is signed by more than one person.

b. *Involuntary by the credit union*

(1). All rights are reserved by the credit union to close share draft accounts of any member who abuses the privilege of using this service.

Charges

Service fees and charges are set forth in the Rate and Fee Schedule and may be change from time to time by the Board of Directors.

Member's Responsibilities

a. Members are expected to exercise extreme care in using the share draft program. If drafts are lost or stolen, the member should notify the credit union immediately and should place a "stop payment on all unused drafts.

(2). The member is obligated under these circumstances to return all unused drafts to the credit union for destruction. If not returned, the credit union may place a blanket stop payment on all unused drafts.

TERM SHARE CERTIFICATES

Any time deposit, Term Share, share certificate, or certificate of deposit account allowed by state law (Certificate Account), whichever we offer, is subject to the terms of this Agreement, the Rate and Fee Schedule and Account Deposit Receipt for each account the terms of which are incorporated herein by reference.

- a. Rate information:** The dividend rate of your Certificate Account will be disclosed on the Certificate and at the prevailing rate and terms.
- b. Compounding and crediting:** Dividends will be compounded quarterly and credited to your account quarterly.
- c. Dividend period:** The dividend period is the calendar quarter. The dividend periods begins on the first calendar day of the period and ends on the last calendar day of the period.
- d. Minimum balance requirements:** The minimum balance required to open this account and to obtain the disclosed annual percentage yield is \$1,000.00.
- e. Daily balance computation method:** Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.
- f. Accrual of dividends on noncash deposits:** Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.
- g. Transaction limitations:** After the account is opened, you may not make additions into the

account until the maturity date stated on the account.

You may not make withdrawals of principal from your account before maturity.

You can only withdraw accrued dividends credited to your accounts before maturity if you make arrangements to transfer credited dividends to your Regular Share account or Your Choice Checking account (if available).

h. Time requirements – Your account will mature in accordance with the terms disclosed to you at the time you open your Certificate Account or at the time your Certificate Account is renewed.

i. Forfeiture of accrued interest for early withdrawals – Withdrawals of principal before maturity will result in the forfeiture of all accrued uncredited dividends. This is over and above any penalty amount.

j. Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity)

(1) If your account has an original maturity of less than one year:

The penalty we may impose will equal 30 calendar days dividends on the amount withdrawn subject to penalty.

- If your account has an original maturity of one year or more:

The penalty we may impose will equal 90 calendar days dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

k. Withdrawal of dividends prior to maturity – The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

l. Automatically renewable account – This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you 2 days before maturity of your intention not to renew or you withdraw the funds in the account at maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

m. Grace period for redemption of certificate without penalty: 7 days

You may redeem your certificate after the maturity date without penalty if you redeem it within the 7 days grace period.

p. Termination Caused by Death of Owner(s). Payments of funds (on deposit) in an account to a deceased owner's estate representative or to account beneficiary(s) /POD payee(s) will be made in accordance with the terms of the card and agreement/contract of deposit, and only after the Credit Union has received all required documentation evidencing the

authority of the estate representative and all required proofs of death. If there is more than one account beneficiary(s) /POD payee, the Credit Union will not pay to any one beneficiary /POD payee more than that amount which is obtained by dividing the total funds in the account by the number of beneficiaries/POD payees on the account. There is no right of survivorship between beneficiaries.

9. Your Certificate Account is nonassignable and nontransferable to third parties.



Member Fee Schedule as of January 1, 2021

Regular Share Account	
Minimum Deposit and Balance - Required par value of one share	\$5.00
Share Draft Account	
Account Reconciliation (Member must have attempted reconciliation & must provide documentation.)	\$15.00 per hour
ACH Non-Sufficient Funds (NSF)	\$26.00 per item
ACH Overdraft Fee	\$24.00 per item
ACH Revocation	\$26.00 per item
Copy of Cleared Draft	\$2.00 per item
Draft Non-Sufficient Funds (NSF)	\$26.00 per item
Draft Overdraft Fee	\$24.00 per item
Minimum Balance If a \$200.00 average daily balance is not maintained for the month. Service fee is waived if primary member of the account is below age 18 or age 55 or older.	\$5.00 per month
Share Draft Printing- Credit Union subsidizes \$4.00 for all standard check designs, cost varies for alternate designs, lettering and symbols.	Fee depends on style of checks ordered
Stop Payment (Draft, Loan Draft and ACH)	\$24.00 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	\$10.00 per card or PIN
Deposits (Accepted at HOCU ATM and CO-OP Network ATM)	No Charge
Excess ATM and PIN POS withdrawal (First ten monthly withdrawals are free)	\$2.00 per withdrawal
Non-Sufficient Funds (NSF)	\$26.00 per item
Non-Surcharge ATM Withdrawal – HOCU, 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	\$24.00 per item
Point of Sale Stop Payment	\$27.00 per item
Other Services	
Bad Address Fee	\$5.00 per month
Dormant Fee – Accounts with no activity for one year	\$5.00 per month
Excess Teller Check Withdrawal – One free per day	\$5.00 each add'l check
Fax – Local	\$2.00 per page
Fax – Out of State	\$5.00 per page
History print-out or Statement copy	\$5.00 per copy/\$10.00 Micro fiche 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 Bill Payer Overdraft Fee	\$24.00 per item
Return Check from Deposit or Payments	\$26.00 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	\$30.00 per item
Wire – Outgoing Domestic	\$20.00 per wire
Wire – Outgoing International	\$45.00 per wire



FUNDS AVAILABILITY POLICY DISCLOSURE

This Disclosure describes your ability to withdraw funds at Honolulu Federal Credit Union. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

- 1. GENERAL POLICY** — Our policy is to delay the availability of funds from your cash and check deposits. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.
- 2. DETERMINING THE AVAILABILITY OF A DEPOSIT** — When we delay the availability of a deposit the length of the delay is determined by counting the business days from the day of your deposit. Every day is a business day except Saturdays, Sundays and federal holidays. If you make a deposit before close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a business day we are not open, we will consider that the deposit was made on the next business day we are open.

The length of the delay varies depending on the type of deposit and is explained below.

- 3. SAME-DAY AVAILABILITY** — Funds from electronic direct deposits to your account will be available on the same business day that we receive the deposit.
- 4. NEXT-DAY AVAILABILITY** — Funds from the following deposits are available by the first business day after the day of your deposit:
 - U.S. Treasury checks that are payable to you
 - Wire transfers
 - Checks drawn on Honolulu Federal Credit Union
- 5. NEXT-DAY AVAILABILITY FOR CERTAIN DEPOSITS MADE IN PERSON** — Funds from the following deposits are available by the first business day after the day we receive your deposit, if you make the deposit in person to one of our employees:
 - Cash
 - State and local government checks that are payable to you
 - Cashier's, certified, and teller's checks that are payable to you
 - Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available by the second business day after the day we receive your deposit.

- 6. AVAILABILITY OF OTHER CHECK DEPOSITS** — The first \$225.00 from a deposit of other checks will be available on the first business day after the day of your deposit. The remaining funds from checks drawn on or payable at or through a paying financial institution located in Hawaii will be available on the second business day after the day of your deposit. The remaining funds from all other checks will be available on the third business day after the day of your deposit. For example, if you deposit a check of \$700.00 on a Monday and that check is drawn on or payable at or through a paying financial institution located in Hawaii, \$225.00 of the deposit is available on Tuesday. The remaining \$475.00 is available on Wednesday. If you deposit a check of \$700.00 on a Monday and that check is not drawn on or payable at or through a paying financial institution located in Hawaii, \$225.00 of the deposit is available on Tuesday. The remaining \$475.00 is available on Thursday.

- 7. LONGER DELAYS MAY APPLY** — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:
 - We believe a check you deposit will not be paid.
 - You deposit checks totaling more than \$5,525.00 on any one (1) day.
 - You redeposit a check that has been returned unpaid.
 - You have overdrawn your account repeatedly in the last six (6) months.
 - There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available no later than the eighth business day after the day of your deposit.

8. SPECIAL RULES FOR NEW ACCOUNTS — If you are a new member, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of cashiers, certified, teleers, travelers, and federal, state, and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

9. FOREIGN CHECKS — Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this Disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institution upon which it is drawn.



FACTS

WHAT DOES HONOLULU FEDERAL CREDIT CREDIT UNION (HOCU) DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:
 - Social Security number and account balances
 - credit history and credit scores
 - payment history and transaction history
 When you are no longer our member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons HOCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HOCU share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (808) 777-5610 or go to www.myhocu.com

What we do

<p>How does HOCU protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we restrict access to information to those employees providing products or services to you.</p>
<p>How does HOCU collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - open an account or deposit money - pay your bills or use your credit or debit card - apply for financing <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes - information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- <i>HOCU does not share with our affiliates.</i></p>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- <i>HOCU does not share with our nonaffiliates so they can market to you.</i></p>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>- <i>Our joint marketing partners include insurance companies.</i></p>

Other Important information

<p></p>



HONOLULU FEDERAL CREDIT UNION
2305 S. Beretania St. Honolulu, HI 96826
Mailing Address:
P.O. Box 235862 Honolulu, HI 96823

ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE

Effective March 1, 2017

This Electronic Fund Transfers Agreement and Disclosure is the contract which covers your and our rights and responsibilities concerning the electronic funds transfers (EFT) services offered to you by Honolulu Federal Credit Union ("Credit Union"). In this Agreement, the words "you," "your," and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one (1) or more share (savings) and share draft (checking) accounts you have with the Credit Union. Electronic fund transfers are electronically initiated transfers of money from your account through EFT services described below. By signing an application or account card for EFT services, signing your card, or using any service, each of you jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered.

TYPES OF SERVICES AVAILABLE

1. TYPES OF SERVICES AVAILABLE

- a. **ATM Card.** If approved, you may use your card and personal identification number (PIN) in automated teller machine (ATMs) of the Credit Union, CO-OP, PLUS networks, and other machines or facilities as the Credit Union may designate. For ATM transactions, you must consent to the Credit Union's overdraft privilege service in order for the transaction amount to be covered under the service. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from this type of transaction. Services and fees for ATM overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft privilege and the Fee Schedule.

At the present time, you may use your card to:

- Make deposits to your designated accounts.
- Withdraw funds from your designated accounts.
- Transfer funds from your designated accounts.
- Obtain balance information for your designated accounts.
- Make point-of-sales (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at POS terminals that carry the Interlink, AFFN logo.

The following limitations on the frequency and amount of ATM transactions may apply:

- There is a limit of 10 ATM withdrawals and POS purchases per one (1) day.
- You may withdraw up to a maximum of \$400 in any one (1) day, if there are sufficient funds in your account.
- You may purchase up to a maximum of \$400 from POS terminals per one (1) day, if there are sufficient funds in your share draft (checking) account.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- See Section 2 for transfer limitations that may apply to these transactions.
- For security purposes, there are other limits on the frequency and amount of withdrawals at ATMs.

Because of the servicing schedule and processing time required in ATM operations, there may be a delay between the time a deposit (either cash or check) is made and when it will be available for withdrawal.

- b. **Debit Card.** If approved, you may use your card to purchase goods and services from participating merchants. However, you may not use your card to initiate any type of electronic gambling transactions through the Internet. If you wish to pay for goods and services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transactions that is illegal under applicable federal, state, or local law. Funds to cover your card purchases will be deducted from your share draft (checking) account. For one-time debit transactions, you must consent to the Credit Union's overdraft privilege service in order for the transaction amount to be covered under the service. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transaction. Services and fees for ATM overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft privilege and the Fee Schedule.

If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your card and personal identification number (PIN) in ATMs of the Credit Union, CO-OP, PLUS networks, and such other machines or facilities as the Credit Union may designate.

At this present time, you may use your card to:

- Make deposits to your designated accounts.
- Withdraw funds from your designated accounts.

- Transfer funds from your designated accounts.
- Obtain balance information for your designated accounts.
- Make point-of-sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at POS terminals that carry the Interlink, Affinity logo.
- Order goods or services by mail or telephone from places that accept Visa Debit.

The following limitations on the frequency and amount of Debit Card transactions may apply:

- There is a limit of 10 ATM withdrawals and POS purchases per one (1) day.
- You may purchase up to the available funds in your share draft (checking) account.
- You may withdraw up to a maximum of \$400 in any one (1) day from an ATM, if there are sufficient funds in your account.
- You may purchase up to a maximum of \$400 from POS terminals per one (1) day, if there are sufficient funds in your account.
- You may purchase goods and services by mail or telephone up to a maximum of \$1000 per one (1) day, if there are sufficient funds in your share draft (checking) account.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- See Section 2 for transfer limitations that may apply to these transactions.
- For security purposes, there are other limits on the frequency and amount of withdrawals at ATMs.

c. Preauthorized (PAs)

- **Direct Deposit.** Upon instruction of your employer, the Treasury Department, or other financial institutions, the Credit Union will accept direct deposits of your paycheck or federal recurring payments, such as Social Security, to your share (savings) and/or share draft (checking) account.
- **Electronic Payments.** Upon instructions of a company or financial institutions, the Credit Union will accept electronic payments to your share draft (checking) account.
- **Stop Payment Rights.** If you have arranged in advance to make electronic payments out of your share draft (checking) account for money you owe others, you may stop payment on preauthorized payments from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the payment. We may require written confirmation of the stop payment order to be made within 14 days of an oral notification. If we do not receive written confirmation, the oral stop payment order shall cease to be binding 14 days after it has been made. A stop payment request for preauthorized electronic payments will apply to all subsequent payments, unless you withdraw the request.
- **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.
- **Liability for Failure to Stop Payment of Preauthorized Payments.** If you order us to stop payment of a preauthorized payment three (3) business days or more before the payment is scheduled and we do not do so, we will be liable for your losses or damages.

d. Electronic Check Conversion/Electronic Returned Check Fees. If you pay for purchases or bills with a check or draft, you may authorize your check or draft to be converted to an electronic fund transfer. You may also authorize merchants or other payees to electronically debit your account for returned check fees. You are considered to have authorized these electronic fund transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

e. Online Banking/Mobile Banking. If you approve Online/Mobile Banking for your accounts, a temporary password will be assigned to you. For added security you must email and select a picture from a library of images and provide an answer to a Challenge Question. We are not responsible for any loss, damage, or claim caused by your Internet Service Provider (ISP), any related software, or computer communication equipment. We will deny access to the online banking service if an incorrect PIN is entered three (3) times.

At the present time, you may use Online/Mobile Banking to

- Transfer funds from your share (savings), share draft (checking), and loans.
- Obtain balance information for your share (savings), share draft (checking), certificates, and loans.
- Make loan payments from your share (savings), share draft (checking) accounts.
- Obtain balance information and make loan payments on credit card accounts (Online only).
- Determine if a participant item has cleared.
- Verify the last date and amount of your payroll deposit.
- Make bill payments to preauthorized creditors (Bill Payment).

Your accounts can be accessed under Online/Mobile Banking via personal computer, mobile phone, or other approved access device. Online/Mobile Banking will be available for your convenience 24/7. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceeds a credit limit, or exceeds an account balance required balance. All checks are payable to you as a primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds.

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- Transactions are limited to the available funds in your account.
- See Section 2 for transfer limitations that may apply to these transactions.

f. Bill Payment Service. You may pay bills from your share draft (checking) account via the internet to vendors you have identified.

We will withdraw the designated funds from your share draft (checking) account for bill payment transfer by the date you schedule for payment. We will process your bill payment transfer within a designated number of days before the date you schedule for payment. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor.

- There is no limit on the number of bill payment per day.
- The maximum amount of bill payments each day is \$10,000, if there are sufficient funds in your account.
- You may not make payments to a payee with a foreign address, a federal, state or local government or tax unit and collection agencies.
- Inactivity for 90 days will be removed from bill payer service.

g. E-STATEMENTS.

- a. You agree to receive and view your periodic account statement electronically in place of a paper statement sent via US mail to your address of record. You further agree to provide an accurate email address for the delivery of this electronic statement. You may also request a printed copy of your statement at any time. Applicable fees, as outlined in the Fee Schedule, may be charged.
- b. You can access your statement 24 hours a day, seven (7) days a week, except when closed for maintenance.
- c. **System Availability.** Access to the service may be unavailable at certain times for the following reasons: (1) Scheduled maintenance. There will be periods when systems require maintenance or upgrades; (2) Unscheduled maintenance. Service may be unavailable when unforeseen maintenance is necessary; and (3) System Outages. Major unforeseen events, including, but not limited to earthquakes, fires, floods, computer failures, interruptions in telephone service, or electrical outages, that may cause system unavailability. HOCU will make reasonable efforts to ensure the availability of the service. However, the Credit Union is in no way liable for the unavailability of the E-Statements Service or any consequential damages that may result.

2. TRANSFER LIMITATIONS—For all share accounts you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or internet transfer, by telephonic order or instruction, or by check, or similar order. If you exceed these limitations your transfer request may not occur.

3. CONDITIONS OF EFT SERVICES

- a. **Ownership of Cards.** Any card which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the card, immediately according to instructions. The card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your care of account to another person.
- b. **Honoring the Card.** Neither we nor merchants authorized to honor the card will be responsible for the failure or refusal to honor the card we supply to you. If a merchant agree to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.
- c. **Foreign Transactions Visa.** Purchases and cash withdrawals made in foreign countries and foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives on the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or the date the transaction posted to your account.
- d. **Security of Access Code.** You may use one (1) or more access codes with your electronic funds transfers. The access codes issued to you are for your security purposes. Any access codes issued to you are confidential and should not be disclosed to third parties or recorded on or with a card. You are responsible for safeguarding your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.

- e. **Joint Accounts.** If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement. Each joint account owner, without the consent of any other account owner, may, and is hereby authorized by every other joint account owner, make any transaction permitted under the Agreement.

4. FEES AND CHARGES—There are certain fees and charge for EFT services. For a current listing of all applicable fees, see our current Fee Schedule that was provided to you at the time we applied for or requested electronic services. From time to time, the charges may be changed. We will notify you of any changes required by applicable law.

If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction or continue with the balance inquiry.

5. MEMBER LIABILITY—You are responsible for all transactions you authorize using our EFT services under this Agreement. If you permit someone else to use an EFT service, your card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts.

TELL US AT ONCC if you believe your card or access code has been lost or stolen, if you believe someone has used your card or access code or otherwise accessed your account without your authority, or if you believe that an unauthorized fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line-of-credit or overdraft privilege service). If a transaction was made with your card or card number without your permission and was either a Visa or Interac transaction, you will have no liability for the transaction, unless you were grossly negligent in the handling of your account or card or access code. For all other EFT transactions, including ATM transactions or Provo wire transfers, if you were grossly negligent in the handling of your account or card or access code, your liability for an unauthorized transaction is determined as follows:

If you tell us within two (2) business days after you learn of the loss or theft of your card or access code, you can lose no more than \$50 if someone used your card or access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or access code and we can prove we could have stopped someone from using your card or access code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make including those made by card, access code, or other means, TELL US AT ONCE. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money lost after the 60 days. We can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as hospital stay) kept you from telling us, we will extend the time periods.

Call us During Credit Union hours
(800) 777-5646, option 6
(600) 524-2251, option 6 (Toll Free)

Or Write to HQ
Attn: Support Operations
PO Box 235862
Phoenix, AZ 85033-2515

If you believe your card or access code has been lost or stolen or that someone has transferred or may transfer money from your accounts without your permission, CALL us immediately to lock your card.

Call us During Credit Union hours and After Credit Union Hours
(800) 777-5646, option 6
(600) 472-3272 (24/7 Call Center)
(600) 524-2251 (Toll Free)

6. RIGHT TO RECEIVE DOCUMENTATION

- a. **Periodic Statements.** Transfers and withdrawals made through any ATM or POS terminal, debit card transactions, instant phone service transactions, preauthorized EFTs, online/mobile transactions or bill payments you make will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.
- b. **Terminal Receipt.** You can get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM and/or point-of-sale (POS) terminal.
- c. **Direct Deposit.** If you have arranged to have a direct deposit made to your account at least once every 60 days from the same source and you do not receive a receipt such as a pay stub, you can find out whether or not the deposit has been made by calling (800) 777-5646 or (800) 524-2261. This does not apply to transactions occurring outside the United States.

7. ACCOUNT INFORMATION DISCLOSURE—We will disclose information to third parties about your account or the transfers you make

- As necessary to complete transfers,
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant,
- To comply with government agency or court orders, or
- If you give us your written permission.

8. BUSINESS DAYS —Our business days are Monday through Friday, excluding holidays.

9. CREDIT UNION LIABILITY FOR FAILURE TO MAKE TRANSFERS—If we do not complete a transfer to or from your account and the entire correct amount according to our agreement with you, we may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:

- If, through no fault of ours, there is not enough money in your accounts to complete the transaction, any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy Disclosure, or if the transaction involves a loan request exceeding your credit limit.
- If you used your card or access code in an incorrect manner.
- If the ATM where you are making the transfer does not have enough cash.
- If the ATM was not working properly and you knew about the problem when you started the transfer.
- If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- If the money in your account is subject to legal process or other claim.
- If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- If the error was caused by a system of any participating ATM network.
- If the failed debit transfer is not completed as a result of some willful or negligent use of your card, access code, or any EFT facility for making such transfers.
- If the telephone or computer equipment you use to conduct audio response or online/PC transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
- If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.
- Any other exceptions as established by the Credit Union.

10. **NOTICES**—All notices from us will be effective when we have mailed them or delivered them to the appropriate address in the Credit Union's records. Notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least 21 days before the effective date of any change. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

The following information is a list of safety precautions regarding the use of ATM's and night deposit facilities:

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- Close the entry door of any ATM facility equipped with a door.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction. If it is after the regular hours of the financial institution and you are using an ATM, do not permit entrance to any person you do not know.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your personal identification number (PIN) or access code on your ATM card.
- Report all crimes to law enforcement officials immediately. If emergency assistance is needed, call the police from the nearest available public telephone.

11. **BILLING ERRORS** — In case of errors or questions about electronic fund transfers from your share and share draft accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than 60 days after we've sent the first statement on which the problem appears. Call us at:

Call us Caring Credit Union hours
(808) 777-5646, option 6
(000) 521-2261, option 6 (Toll Free)

Or Write to HOCU
Attn: Support Operations
PO Box 255882
Honolulu, HI 96825-2515

- Tell us your name and account number.
- Describe the electronic transfer you are unsure about and explain, as clearly as you can, why you believe the Credit Union has made an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error has occurred within ten (10)* business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45** days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10)* business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

* If you give notice of an error within 20 days after you make the first deposit to your account, we will have 20 business days instead of ten (10) business days to investigate the error.

** If you give notice of an error within 30 days after you make the first deposit to your account, notice of an error involving a point-of-sale (POS) transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we will have 90 days instead of 45 days to investigate the error.

NOTE: If the error you assert is an unauthorized use transaction other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within ten (10) business days.

12. **TERMINATION OF EFT SERVICES** — You may terminate this Agreement or any EFT service under the Agreement at any time by notifying us in writing and stopping your use of your card and any access code. You must return all cards to the Credit Union. You also agree to notify any participating merchants that a authority to make bill payment transfers has been revoked. We may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or

credits to any of your accounts that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our system not to accept your card or access code for any EFT service. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any electronic transactions made prior to termination.

13. **GOVERNING LAW** — This Agreement is governed by the bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state of Texas, and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located.
14. **ENFORCEMENT** — You are liable to us for any losses, costs or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.



HONOLULU FEDERAL CREDIT UNION

2305 S. Beretania St. • Honolulu, HI 96826

Mailing Address:

P.O. Box 235862 • Honolulu, HI 96823

MEMBERSHIP AND ACCOUNT AGREEMENT

This Agreement covers your rights and responsibilities concerning your accounts and the rights and responsibilities of the Credit Union providing this Agreement (Credit Union). In this Agreement, the words "you," "your," and "yours" mean anyone who signs an Account Card, Account Change Card, or any other account opening document (Account Card), or for whom membership and/or service requests are approved through the Credit Union's online application and authentication process. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one or more share or deposit accounts you have with the Credit Union.

Your account type(s) and ownership features are designated by you on your Account Card or through the Credit Union's online application and authentication process. By signing an Account Card or authenticating your request, each of you, jointly and severally, agree to the terms and conditions in this Agreement, and any Account Card, Funds Availability Policy Disclosure, Truth-in-Savings Disclosure, Electronic Fund Transfers Agreement and Disclosure, Privacy Disclosure, or Account Receipt accompanying this Agreement, the Credit Union Bylaws or Code of Regulations (Bylaws), Credit Union policies, and any amendments made to these documents from time to time that collectively govern your membership, accounts and services.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, if applicable, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

1. MEMBERSHIP ELIGIBILITY - To join the Credit Union, you must meet the membership requirements, including purchase and maintenance of the minimum required share(s) (hereinafter membership share) as set forth in the Credit Union's bylaws. You authorize us to check your account, credit and employment history, and obtain reports from third parties, including credit reporting agencies, to verify your eligibility for the accounts, products and services you request and for other accounts, products, or services we may offer you or for which you may qualify.

2. INDIVIDUAL ACCOUNTS - An individual account is an account owned by one member who has qualified for credit union membership. If the account owner dies, the interest passes, subject to applicable law, to the account owner's estate or Payable on Death (POD) beneficiary/payee or trust beneficiary, subject to other provisions of this Agreement governing our protection for honoring transfer and withdrawal requests of an owner or owner's agent prior to notice of an owner's death, any security interest or pledge granted by the account owner, and our statutory lien rights.

3. JOINT ACCOUNTS - A joint account is an account owned by two or more persons.

a. Rights of Survivorship. Unless otherwise stated on the Account Card or documented through the Credit Union's online application and authentication process, a joint account includes rights of survivorship. This means that when one owner dies, all sums in the account will pass to the surviving owner(s). For a joint account without rights of survivorship, the deceased owner's interest passes to his or her estate. A surviving owner's interest is subject to the Credit Union's statutory lien for the deceased owner's obligations and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.

b. Control of Joint Accounts. Any owner is authorized and deemed to act for any other owner(s) and may instruct us regarding transactions and other account matters. Each owner guarantees the signature or authenticated request of any other owner(s). Any owner may withdraw or transfer funds, pledge to us all or any part of the shares, or stop payment on items without the consent of the other owner(s). We have no duty to notify any owner(s) about any transaction. We reserve the right to require written consent of all owners for any change to or termination of an account. If we receive written notice of a dispute between owners or inconsistent instructions from them, we may suspend or terminate the account and require a court order or written consent from all owners in order to act.

c. Joint Account Owner Liability. If an item deposited in a joint account is returned unpaid, a joint account is overdrawn, or if we do not receive final payment on a transaction, the owners, jointly and severally, are liable to us for any returned item, overdraft, or unpaid amount and for any related fees and charges, regardless of who initiated or benefited from the transaction. If any account owner is indebted to us, we may enforce our rights against any account of the indebted owner, including all funds in the joint account, regardless of who contributed the funds.

4. POD/TRUST ACCOUNT DESIGNATIONS - A Payable on Death (POD) account or trust account designation is an instruction to the Credit Union that an individual or joint account so designated is payable to the owner(s) during his, her, or their lifetimes and, when the last account owner dies, is payable to all surviving POD or trust beneficiaries/payees. Funds in accounts payable to more than one surviving beneficiary/payee are owned jointly by such beneficiaries/payees with rights of survivorship among the beneficiaries/payees. Any POD or trust beneficiary/payee designation shall not apply to Individual Retirement Accounts (IRAs). We are not obligated to notify any beneficiary/payee of the existence of any account nor the vesting of the beneficiary/payee's interest in any account, except as otherwise provided by law. This paragraph does not apply to an account held on behalf of or in the name of a trust.

5. ACCOUNTS FOR MINORS - We may require any account established by a minor to be a joint account with an owner who has reached the age of majority under state law and who shall be jointly and severally liable to us for any returned item, overdraft, or unpaid amount on such account and for any related fees and charges. We may pay funds directly to the minor without regard to his or her minority. Unless a guardian or parent is an account owner, the guardian or parent shall not have any account access rights. We have no duty to inquire about the use or purpose of any transaction except as required by applicable law. We will not change the account status when the minor reaches the age of majority unless the change is authorized in writing by all account owners.

6. UNIFORM TRANSFERS TO MINORS ACCOUNT - A Uniform Transfers to Minors Account (UTMA) is an individual account created by a custodian who deposits funds as an irrevocable gift to a minor. The minor to whom the gift is made is the beneficiary of the custodial property in the account. The custodian has possession and control of the account for the exclusive right and benefit of the minor and, barring a court order otherwise, is the only party authorized to make deposits, withdrawals, or close the account. We have no duty to inquire about the use or purpose of any transaction except as



required by applicable law. If the custodian dies, we may suspend the account until we receive instructions from any person authorized by law to withdraw funds or a court order authorizing withdrawals.

7. AGENCY DESIGNATION ON AN ACCOUNT - An agency designation on an account is an instruction to us that the owner authorizes another person to make transactions as agent for the account owner regarding the account designated. An agent has no ownership interest in the account(s) or credit line or voting rights. We have no duty to inquire about the use or purpose of any transaction made by the agent except as required by applicable law.

8. DEPOSIT OF FUNDS REQUIREMENTS - Funds may be deposited to any account in any manner approved by the Credit Union in accordance with the requirements set forth in the Truth-in-Savings Disclosure. Deposits made by mail, at night depositions, or at unstaffed facilities are not our responsibility until we receive them. We reserve the right to refuse or to return any deposit.

a. Endorsements. We may accept transfers, checks, drafts, and other items for deposit into any of your accounts if they are made payable to, or to the order of, one or more account owners even if they are not endorsed by all payees. You authorize us to supply missing endorsements of any owners if we choose. If a check, draft, or item that is payable to two or more persons is ambiguous as to whether it is payable to either or both, we may process the check, draft, or item as though it is payable to either person. If an insurance, government, or other check or draft requires an endorsement, we may require endorsement as set forth on the item. Endorsements must be made on the back of the check or draft within 1 1/2 inches of the top edge, although we may accept endorsements outside this space. However, any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you or any prior endorser will be your responsibility. If we offer a remote deposit capture service and you have been approved to use the service to make deposits to your account, you agree that, prior to transmitting check or draft images, you will restrictively endorse each original check or draft in accordance with any other agreement with us that governs this service.

b. Collection of Items. We act only as your agent and we are not responsible for handling items for deposit or collection beyond the exercise of ordinary care. We are not liable for the loss of an item in transit or the negligence of any correspondent. Each correspondent will only be liable for its own negligence. We may send any item for collection. Items drawn on an institution located outside the United States are handled on a collection basis only. You waive any notice of nonpayment, dishonor, or protest regarding items we purchase or receive for credit or collection to your account. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payor a noncash refund on extra time beyond any midnight deadline limits.

c. Restrictive Legends. Some checks and drafts contain restrictive legends or similar limitations on the front of the item. Examples of restrictive legends include "two signatures required," "void after 90 days," and "not valid over \$500.00." We are not liable for payment of any check or draft contrary to a restrictive legend or other limitation contained in or on the item unless we have specifically agreed in writing to the restriction or limitation.

d. Final Payment. All checks, drafts, automated clearinghouse (ACH) transfers or other items credited to your account are provisional until we receive final payment. If final payment is not received, we may charge your account for the amount of such items and impose a returned item fee on your account. Any collection fees we incur may be charged to your account. We reserve the right to refuse or return any item or fund transfer.

e. Direct Deposits. We may offer direct deposit services, including preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. You must authorize direct deposits or preauthorized transfers by completing a separate authorization document. You must notify us if you wish to cancel or change a direct deposit or preauthorized transfer. Any cancellation or change will become effective once we receive notice from you and have a reasonable period of time to act on your request. If your account is overdrawn, you authorize us to deduct the amount your account is overdrawn from any deposit, including deposits of government payments or benefits. If we are required to reimburse the U.S. Government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.

f. Crediting of Deposits. Deposits will be credited to your account on the day we consider them received as stated in our Funds Availability Policy Disclosure.

9. ACCOUNT ACCESS

a. Authorized Signature. Your signature on the Account Card or authenticator and approval of your account, authorizes your account access. We will not be liable for refusing to honor any item or instruction if we believe the signature is not genuine. If you have authorized the use of a facsimile signature, we may honor any check or draft that appears to bear your facsimile signature, even if it was made by an unauthorized person. You authorize us to honor transactions initiated by a third person to whom you have given your account information, even if you do not authorize a particular transaction.

b. Access Options. You may access your account(s) in any manner we permit, including, for example, in person at one of our branch offices, at an ATM or point-of-sale device, or by mail, telephone, automatic transfer, internet access, or mobile application. We may return as unpaid any check or draft drawn on a form we do not provide, and you are responsible for any losses, expenses, or fees we incur as a result of handling such a check or draft. We have the right to review and approve any form of power of attorney and may restrict account withdrawals or transfers. We may refuse to honor a power of attorney if our refusal is conducted in accordance with applicable state law.

c. Credit Union Examination. We may disregard any information on any check or draft other than the signature of the drawer, the amount of the item, and any magnetic encoding. You agree that we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for sight examination of items.

10. FUND TRANSFERS - Fund transfers we permit that are subject to Article 4A of the Uniform Commercial Code, such as wire transfers, will be subject to such provisions of the Uniform Commercial Code as enacted by the state where the main office of the Credit Union is located, except as otherwise provided in this Agreement. ACH transfers are subject to rules of the National Automated Clearinghouse Association (NACHA). We may execute certain requests for fund transfers by Fedwire which are subject to the Federal Reserve Board's Regulation J.

a. Authorization for Transfers/Debiting of Accounts. You may make or order fund transfers to or from your account. We will debit your account for the amount of a fund transfer from your account and will charge your account for any fees related to the transfer.

b. Right to Refuse to Make Transfers/Limitation of Liability. Unless we agree otherwise in writing, we reserve the right to refuse to execute any payment order to transfer funds to or from your account. We are not obligated to execute any payment order to transfer funds out of your account if the amount of the requested transfer plus applicable fees exceeds the available balance in your account. We are not liable for errors, delays, interruptions, or transmission failures caused by third parties or circumstances beyond our control, including mechanical, electronic, or equipment failure. In addition, we will not be liable for consequential, special, punitive or indirect loss or damage you may incur in connection with fund transfers to or from your account.

c. **No Notice Required.** We will not provide you with notice when fund transfers are credited to your account. You will receive notice of such credits on your account statements. You may contact us to determine whether a payment has been received.

d. **Interest Payments.** If we fail to properly execute a payment order and such action results in a delay in payment to you, we will pay you dividends or interest, whichever applies to your account, for the period of delay as required by applicable law. You agree that the dividend or interest rate paid to you will be based on the lowest nominal dividend or interest rate we were paying on any account during that period.

e. **Provisional Credit for ACH Transactions.** We may provisionally credit your account for an ACH transfer before we receive final settlement. If we do not receive final settlement, we may reverse the provisional credit or require you to refund us the amount provisionally credited to your account, and the party originating the transfer will not be considered to have paid you.

f. **Payment Order Processing and Cut-off Times.** Payment orders we accept will be executed within a reasonable time of receipt. Unless we have agreed otherwise in writing, a payment order may not necessarily be executed on the date it is received or on a particular date you specify. Cut-off times may apply to the receipt, execution and processing of fund transfers, payment orders, cancellations and amendments. Fund transfers, payment orders, cancellations and amendments received after a cut-off time may be treated as having been received on the next fund transfer business day. Information about any cut-off times is available upon request. From time to time, we may need to temporarily suspend processing of a transaction for greater scrutiny or verification in accordance with applicable law. This action may affect settlement or availability of the transaction.

g. **Identifying Information.** If your payment order identifies the recipient and any financial institution by name and account or other identifying number, the Credit Union and any other financial institutions facilitating the transfer may rely strictly on the account or other identifying number, even if the number identifies a different person or financial institution.

h. **Amendments and Cancellations of Payment Orders.** Any account owner may amend or cancel a payment order regardless of whether that person initiated the order. We may refuse requests to amend or cancel a payment order that we believe will expose the Credit Union to liability or loss. Any request to amend or cancel a payment order that we accept will be processed within a reasonable time after it is received. You agree to hold us harmless from and indemnify us for all losses and expenses resulting from any actual or attempted amendment or cancellation of a payment order.

i. **Security Procedures.** We may require you to follow a security procedure to execute, amend or cancel a payment order so that we may verify the authenticity of the order, amendment or cancellation. You agree that the security procedure established by separate agreement between you and the Credit Union is commercially reasonable. If you refuse to follow a commercially reasonable security procedure that we offer, you agree to be bound by any payment order, whether authorized or not, that is issued in your name and accepted by us in good faith in accordance with the security procedure you choose.

j. **Duty to Report Unauthorized or Erroneous Fund Transfers.** You must exercise ordinary care to detect and report unauthorized or erroneous fund transfers on your account. You agree that you will review your accounts and periodic statements. You further agree you will notify us of any unauthorized or erroneous transfers within the time frames described in the "Statements" section of this Agreement.

k. **Recording Telephone Requests.** You agree that we may record payment order, amendment and cancellation requests as permitted by applicable law.

l. **Remittance Transfers.** A remittance transfer is an electronic transfer of funds of more than \$1,000 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. If we act as a remittance transfer provider and conduct a remittance transfer on your behalf, the transaction will be governed by 12 C.F.R. part 1005, subpart B - Requirements for remittance transfers. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

11. ACCOUNT RATES AND FEES - We pay account earnings and assess fees against your account as set forth in the Truth-in-Savings Disclosure and Schedule of Fees and Charges. We may change the Truth-in-Savings Disclosure or Schedule of Fees and Charges at any time and will notify you as required by law.

12. TRANSACTION LIMITATIONS

a. **Withdrawal Restrictions.** We will pay checks or drafts, permit withdrawals, and make transfers from the available balance in your account. The availability of funds in your account may be delayed as described in our Funds Availability Policy Disclosure. We may also pay checks or drafts, permit withdrawals, and make transfers when you have an insufficient available balance in your account if you have established an overdraft protection plan or if you do not have such a plan with us, in accordance with our overdraft payment policy.

We may refuse to allow a withdrawal in some situations and will advise you accordingly if, for example: (1) there is a dispute between account owners (unless a court has ordered the Credit Union to allow the withdrawal); (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; or (5) you fail to repay a credit union loan on time. We may require you to give written notice of 7 to 60 days before any intended withdrawals.

b. **Transfer Limitations.** We may limit the dollar amount or the number of transfers from your account. Please consult your Truth-in-Savings Disclosure or your Electronic Fund Transfers Agreement and Disclosure.

13. CERTIFICATE ACCOUNTS - Any term share, share certificate, time deposit or certificate of deposit account (certificate account), whenever we offer as allowed by applicable federal or state law, is subject to the terms of this Agreement, the Truth-in-Savings Disclosure, the Account Receipt for each account, and any other documents we provide for the account, the terms of which are incorporated herein by reference.

14. OVERDRAFTS

a. **Payment of Overdrafts.** If on any day the available balance in your share or deposit account is not sufficient to pay the full amount of a check, draft, transaction, or other item, plus any applicable fee, that is posted to your account, we may return the item or pay it as described below. The Credit Union's determination of an insufficient available account balance may be made at any time between presentation and the Credit Union's midnight deadline with only one review of the account required. We do not have to notify you if your account does not have a sufficient available balance in order to pay an item. Your account may be subject to a fee for each item regardless of whether we pay or return the item. We may charge a fee each time an item is submitted or resubmitted for payment. Therefore, you may be assessed more than one fee as a result of a returned item and resubmission(s) of the returned item.

We offer stand-alone overdraft services. This service allows us to authorize payment for the following types of transactions regardless of whether your share or deposit account has sufficient funds: (1) share drafts/checks and other transactions made using your checking account, except as otherwise described below; (2) automatic bill payments; (3) and ACH transactions. For ATM and one-time debit card transactions, you must

affirmatively consent to such coverage. Without your consent, the Credit Union may not authorize and pay an ATM or one-time debit card transaction that will result in insufficient funds in your account. If you have established a service linking your share or deposit account with either individual or joint accounts, you authorize us to transfer funds from another account of yours to cover an insufficient item, including transfers from a share or deposit account, an overdraft line-of-credit account, or other account you so designate. Services and fees for these transactions are shown in the document the Credit Union uses to capture your affirmative consent and the Schedule of Fees and Charges.

Except as otherwise agreed in writing, if we exercise our right to use our discretion to pay such items that result in an insufficiency of funds in your account, we do not agree to pay them in the future and may discontinue coverage at any time without notice. If we pay these items or impose a fee that results in insufficient funds in your account, you agree to pay the insufficient amount, including the fee assessed by us, in accordance with our standard overdraft services or any other service you may have authorized with us or, if you do not have such protections with us, in accordance with any overdraft payment policy we have, as applicable.

b. How Transactions are Posted to Your Account. Basically, there are two types of transactions that affect your account: credits (deposits of money into your account) and debits (payments out of your account). It's important to understand how each is applied to your account so that you know how much money you have and how much is available to you at any given time. This section explains generally how and when we post transactions to your account:

Credits. Deposits are generally added to your account when we receive them. However, in some cases when you deposit a check, the full amount of the deposit may not be available to you at the time of deposit. Please refer to the Funds Availability Policy Disclosure for details regarding the timing and availability of funds from deposits.

Debits. There are several types of debit transactions. Common debit transactions are generally described below. Keep in mind that there are many ways transactions are presented for payment by merchants, and we are not necessarily in control of when transactions are received:

- **Checks.** When you write a check, it is processed through our check processing service provider. We receive data files of cashed checks from our check processing service provider each day. The checks drawn on your account are sorted from these data files and paid each day. We process the payments in check number order.
- **ACH Payments.** We receive data files every day from our ACH processing service provider with Automated Clearing House (ACH) transactions. These include, for example, automatic bill payments you have authorized. ACH transactions for your account are posted throughout the day in order of receipt.
- **PIN-Based Debit Card Purchase Transactions.** These are purchase transactions using your debit card for which a merchant may require you to enter your personal identification number (PIN) at the time of sale. They are processed through a PIN debit network. These transactions are similar to ATM withdrawal transactions because the money is usually deducted from your account immediately at the time of the transaction. However, depending on the merchant, a PIN-based transaction may not be immediately presented for payment.
- **Signature-Based Debit Card Purchase Transactions.** These are purchase transactions using your debit card that are processed through a signature-based network. Rather than entering a PIN, you typically sign for the purchase, however, merchants may not require your signature for certain transactions. Merchants may seek authorization for these types of transactions. The authorization request places a hold on funds in your account when the authorization is completed. The "authorization hold" will reduce your available balance by the amount authorized but will not affect your actual balance. The transaction is subsequently processed by the merchant and submitted to us for payment. This can happen hours or sometimes days after the transaction, depending on the merchant and its payment processor. These payment requests are received in real time throughout the day and are posted to your account when they are received.

The amount of an authorization hold may differ from the actual payment because the final transaction amount may not yet be known to the merchant when you present your card for payment. For example, if you use your debit card at a restaurant, a hold will be placed in an amount equal to the bill presented to you, but when the transaction posts, it will include anything that you may have added to the bill. This may also be the case where you present your debit card for payment at gas stations, hotels and certain other retail establishments. We cannot control how much a merchant asks us to authorize, or when a merchant submits a transaction for payment.

This is a general description of certain types of transactions. These practices may change, and we reserve the right to pay items in any order we choose as permitted by law.

c. Understanding Your Account Balance. Your share draft account has two kinds of balances: the actual balance and the available balance. Your actual balance reflects the full amount of all deposits to your account as well as payment transactions that have been posted to your account. It does not reflect checks you have written and are still outstanding or transactions that have been authorized but are still pending. Your available balance is the amount of money in your account that is available for you to use. Your available balance is your actual balance less: (1) holds placed on deposits; (2) holds on debit card or other transactions that have been authorized but are not yet posted; and (3) any other holds, such as holds related to pledges of account funds and minimum balance requirements or to comply with court orders. We use your available balance to determine whether there are sufficient funds in your account to pay items, including checks and drafts, as well as ACH, debit card and other electronic transactions. Pending transactions and holds placed on your account may reduce your available balance and may cause your account to become overdrawn regardless of your actual balance. In such cases, subsequent posting of the pending transactions may further overdraw your account and be subject to additional fees. You should assume that any item which would overdraw your account based on your available balance may create an overdraft. You may check your available balance online at www.mylocu.com, at an ATM, by visiting a credit union branch or by calling us at (909) 777-6646.

15. POSTDATED AND STALEDATED CHECKS OR DRAFTS. You agree not to issue any check or draft that is payable on a future date (postdated). If you do draw or issue a check or draft that is postdated and we pay it before that date, you agree that we shall have no liability to you for such payment. You agree not to deposit checks, drafts, or other items before they are properly payable. We are not obligated to pay any check or draft drawn on your account that is presented more than six months past its date. However, if the check or draft is paid against your account, we will have no liability for such payment.

16. STOP PAYMENT ORDERS

a. Stop Payment Order Request. Any owner may request a stop payment order on any check or draft drawn on the owner's account. To be binding, the order must accurately describe the check or draft, including the exact account number, check or draft number, and amount of the check or draft. This exact information is necessary for the Credit Union to identify the check or draft. If we receive incorrect or incomplete information, we will not be responsible for failing to stop payment on the check or draft. In addition, we must receive sufficient advance notice of the stop payment order to allow us a reasonable opportunity to act on it. If we recredit your account after paying a check or draft over a valid and timely stop payment

order, you agree to sign a statement describing the dispute with the payee, to assign to us all of your rights against the payee or other holders of the check or draft, and to assist us in any legal action.

Stop payment orders for preauthorized debit transactions from your account are governed by Regulation E. Please refer to the Electronic Fund Transfers Agreement and Disclosure for rules regarding stop payments on preauthorized debit transactions.

b. **Duration of Order.** You may make an oral stop payment order which will lapse within 14 calendar days unless you confirm it in writing, or in a record if allowed by applicable law, within that time. A written stop payment order is effective for six months and may be renewed for additional six-month periods by submitting a renewal request in writing, or in a record if allowed by applicable law, before the stop payment order then in effect expires. We cannot have liability for you when a stop payment order expires.

c. **Liability.** Fees for stop payment orders are set forth in the Truth-in-Savings Disclosure or Schedule of Fees and Charges. You may not stop payment on any certified check, cashier's check, teller's check, or any other check, draft, or payment guaranteed by us. Although payment of an item may be stopped, you may remain liable to any item holder, including us. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney's fees and all damages or claims related to our refusal to pay an item, as well as claims of any joint account owner or of any payee or endorsee for failing to stop payment of an item as a result of incorrect information provided by you.

17. CREDIT UNION LIABILITY - If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if, for example: (1) your account contains an insufficient available balance for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your or another financial institution's negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. We are not responsible for a check or draft that is paid by us if we acted in a commercially reasonable manner and exercised ordinary care. We exercise ordinary care if our actions or omissions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearinghouse rules, and general financial institution practices followed in the area we serve. You grant us the right in making payments of deposited funds to rely exclusively on the form of the account and the terms of this Agreement. Any conflict regarding what you and our employees say or write will be resolved by reference to this Agreement.

18. CHECKS OR DRAFTS PRESENTED FOR PAYMENT IN PERSON - We may refuse to accept any check or draft drawn on your account that is presented for payment in person. Such refusal shall not constitute a wrongful dishonor of the check or draft, and we shall have no liability for refusing payment. If we agree to cash a check or draft that is presented for payment in person, we may require the presenter to pay a fee. Any applicable check or draft cashing fees are stated in the Schedule of Fees and Charges.

19. REMOTELY CREATED CHECKS OR DRAFTS - For purposes of this paragraph, "account" means a transaction account, credit account, or any other account on which checks or drafts may be drawn. A remotely created check or draft is a check or draft created by someone other than the person on whose account the check or draft is drawn. A remotely created check or draft is generally created by a third party payee, as authorized by the owner of the account on which the check or draft is drawn. Authorization is usually made over the telephone or through online communication. The owner of the account does not sign a remotely created check or draft. In place of the owner's signature, the remotely created check or draft usually bears a statement that the owner authorized the check or draft or bears the owner's printed or typed name. If you authorize a third party to draw a remotely created check or draft against your account, you may not later revoke or change your authorization. It is your responsibility to resolve any authorization issues directly with the third party. We are not required to credit your account and may charge against your account any remotely created check or draft for which the third party has proof of your authorization.

20. PLEDGE, RIGHT OF OFFSET AND STATUTORY LIEN - Unless prohibited by law, you pledge and grant as security for all obligations you may have now or in the future, except obligations secured by you, principal residence, all shares and dividends and all deposits and interest, if any, in all accounts you have with us now and in the future. If you pledge a specific dollar amount in your account(s) for a loan, we will freeze the funds in your account(s) to the extent of the outstanding balance of the loan or a greater amount of the pledge if the loan is a revolving loan. Otherwise, funds in your pledged account(s) may be withdrawn unless you are in default. You agree we have the right to offset funds in any of your accounts against the obligation owed to us. Federal or state law (depending upon whether we have a federal or state charter) gives us a lien on all shares and dividends and all deposits and interest, if any, in accounts you have with us now and in the future. Except as limited by federal or state law, the statutory lien gives us the right to apply the balance of all your accounts to any obligation on which you are in default. After you are in default, we may exercise our statutory lien rights without further notice to you.

Your pledge and our statutory lien rights will allow us to apply the funds in your account(s) to what you owe when you are in default, except as limited by federal or state law. If we do not apply or offset the funds in your account(s) to satisfy your obligation, we may place an administrative freeze on your account(s) in order to protect our statutory lien rights and may apply or offset the funds in your account(s) to the amount you owe us at a later time. The statutory lien and your pledge do not apply to any Individual Retirement Account or any other account that would lose special tax treatment under federal or state law if given as security. Do not enforce our right to apply or offset funds in your account(s) to your obligations that are in default. We do not waive our right to enforce these rights at a later time.

21. LEGAL PROCESS - If any legal action is brought against your account, we may pay out funds according to the terms of the action or refuse any payout until the dispute is resolved, as permitted by law. Any expenses or attorney fees we incur responding to legal process may be charged against your account with out notice, unless prohibited by law. Any legal process against your account is subject to our lien and security interest.

22. ACCOUNT INFORMATION - Upon request, we will give you the name and address of each agency from which we obtain a credit report regarding your account. We agree not to disclose account information to third parties, except when: (1) it is necessary to complete a transaction; (2) the third party seeks to verify the existence or condition of your account in accordance with applicable law; (3) such disclosure complies with the law or a government agency or court order; or (4) you give us written permission.

23. NOTICES

a. **Name or Address Changes.** You are responsible for notifying us of any name or address change. The Credit Union is only required to attempt to communicate with you at the most recent address you have provided to us. We may require all name and address changes to be provided in writing. If we attempt to locate you, we may impose a service fee as set forth in the Truth-in-Savings Disclosure or Schedule of Fees and Charges.

b. **Notice of Amendments.** Except as prohibited by applicable law, we may change the terms of this Agreement at any time. We will notify you, in a manner we deem appropriate under the circumstances, of any changes in terms, rates or fees as required by law. We reserve the right to waive any terms of this Agreement. Any such waiver shall not affect our right to future enforcement.

c. **Effect of Notice.** Any written notice you give us is effective when we receive it. Any written notice we give to you is effective when it is provided electronically or is deposited in the U.S. mail, postage prepaid and addressed to you at your statement mailing address, and will be effective whether or not received by you. Notice to any account owner is considered notice to all account owners.

d. **Electronic Notices.** If you have agreed to receive notices electronically, we may send you notices electronically and discontinue mailing paper notices to you until you notify us that you wish to reinstate receiving paper notices.

24. TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING - You agree that we may withhold taxes from any dividends or interest earned on your account as required by federal, state or local law or regulations. Your failure to furnish a correct Taxpayer Identification Number (TIN), or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service a percentage of dividends, interest, and certain other payments. If you fail to provide your TIN within a reasonable time, we may close your account and return the balance to you, less any applicable service fees.

25. STATEMENTS

a. **Contents.** If we provide a periodic statement for your account, you will receive a periodic statement that shows the transactions and activity on your account during the statement period as required by applicable law. If a periodic statement is provided, you agree that only one statement is necessary for joint accounts. For share draft or checking accounts, you understand and agree that your original check or draft, when paid, becomes property of the Credit Union and may not be returned to you, but copies of the check or draft may be retained by us or by payee-through financial institutions and may be made available upon your request. You understand and agree that statements are made available to you on the date they are mailed to you or, if you have requested, on the date they are made available to you electronically. You also understand and agree that checks, drafts, or copies thereof are made available to you on the date the statement is mailed to you, or is provided to you electronically, even if the checks or drafts do not accompany the statement.

b. **Examination.** You are responsible for promptly examining each statement upon receiving it and reporting any irregularities to us. If you fail to report any irregularities such as forged, altered, unauthorized, unsigned, or otherwise fraudulent items drawn on your account, erroneous payments or transactions, or other discrepancies that are reflected on your statement within 23 days of the date we sent or otherwise provided the statement to you, we will not be responsible for your loss. We also will not be liable for any items that are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of facsimile signature equipment.

Unauthorized electronic fund transfers governed by Regulation E are subject to different reporting periods. Please refer to the Electronic Fund Transfers Agreement and Disclosure for reporting requirements pertaining to electronic fund transfers.

c. **Notice to Credit Union.** You agree that the Credit Union's retention of checks or drafts does not alter or waive your responsibility to examine your statements or the time limit for notifying us of any errors. The statement will be considered correct for all purposes, and we will not be liable for any payment made or charge to your account unless you notify us in writing within the above time limit for notifying us of any errors. If you fail to receive a periodic statement, you agree to notify us within 14 days of the time you regularly receive a statement.

d. **Address.** If we mail you a statement, we will send it to the last known address shown in our records. If you have requested to receive your statement electronically, we will send the statement or notice of statement availability to the last e-mail address shown in our records.

26. INACTIVE ACCOUNTS - As allowed by applicable law, we may classify your account as inactive or dormant and assess a fee if you have not made any transactions in your account over a specified period of time. The period of inactivity, the fee for servicing an inactive or dormant account, and the minimum balance required to avoid the service fee, if any, are set forth in our Schedule of Fees and Charges. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, we reserve the right to transfer the account funds to an account payable or reserve account and to suspend any further account statements. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will then be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds. If you choose to reclaim such funds, you must apply to the appropriate state agency.

27. SPECIAL ACCOUNT INSTRUCTIONS - You may request that we facilitate certain trust, will, or court-ordered account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or post a bond or provide us with other protection. We may require that account changes requested by you, or any account owner, such as adding or closing an account or service, be evidenced by a signed Account Change Card or other document which evidences a change to an account and accepted by us.

28. TERMINATION OF ACCOUNT - We may terminate your account at any time without notice to you, or may require you to close your account and apply for a new account if, for example: (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the account or of the funds in the account; (4) any checks or drafts are lost or stolen; (5) there are excessive returned unpaid items not covered by an overdraft protection plan; (6) there has been any misrepresentation or any other abuse of any of your accounts; (7) we reasonably deem it necessary to prevent a loss to us; or (8) as otherwise permitted by law. You may terminate an individual account by giving written notice. We reserve the right to require the consent of all owners to terminate a joint account. We are not responsible for payment of any check, draft, withdrawal transaction, or other item after your account is terminated; however, if we pay an item after termination, you agree to reimburse us.

29. TERMINATION OF MEMBERSHIP, LIMITATION OF SERVICES - You may terminate your membership by giving us written notice or by withdrawing your minimum required membership share, if any, and closing all of your accounts. You may be expelled from membership for any reason allowed by applicable law. We may restrict account access and services without notice to you when your account is being misused, you have demonstrated conduct which is abusive in nature, as outlined in any policy we have adopted regarding restricting services, or as otherwise permitted by law.

30. DEATH OF ACCOUNT OWNER - We may honor all transfer orders, withdrawals, deposits, and other transactions on an account until we know of a member's death. Even with such knowledge, we may continue to pay checks or drafts or honor other payments or transfer orders authorized by the deceased member for a period of ten days after the member's death unless we receive instructions from any person claiming an interest in the account to stop payment on the checks, drafts, or other items. We may require anyone claiming a deceased owner's account funds to indemnify us for any losses resulting from our honoring that claim. This Agreement will be binding upon any heirs or legal representatives of any account owner.

31. UNLAWFUL INTERNET GAMBLING AND OTHER ILLEGAL ACTIVITIES - You agree that you are not engaged in unlawful internet gambling or any other illegal activity. You agree that you will not use any of your accounts, access devices or services for unlawful internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful internet gambling or other illegal activities.

32. SEVERABILITY - If a court holds any portion of this Agreement to be invalid or unenforceable, the remainder of this Agreement shall not be invalid or unenforceable and will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of the Agreement.

33. ENFORCEMENT - You are liable to us for any losses, costs, or expenses we incur resulting from your failure to follow this Agreement. You authorize us to debit any such losses, costs, or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

34. GOVERNING LAW - This Agreement is governed by the following, as amended from time to time: the Credit Union's bylaws, local clearinghouse and other payment system rules, federal laws and regulations, including applicable principles of contract law, and the laws and regulations of the state of Hawaii. As permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the county in which the Credit Union is located.

35. NEGATIVE INFORMATION NOTICE - We may report information about your loan, share, or deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

36. MONITORING AND RECORDING COMMUNICATIONS - We may monitor and record communications between you and us, including telephone conversations, electronic messages, electronic records, or other data transmissions that affect your accounts or other products and services. Except as otherwise prohibited by applicable law, you agree we may monitor and record such communications without your approval or further notice to you.

37. CONSENT TO CONTACT - By signing or otherwise authenticating an Account Card, you agree we and/or our third-party providers, including debt collectors, may contact you by telephone or text message at any telephone number associated with your account, including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact may include use of pre-recorded or artificial voice messages and/or use of an automatic dialing device. You may withdraw the consent to be contacted on your wireless telephone number(s) at any time by providing written notice to us at P.O. Box 235862, Honolulu, HI 96923-3515 or by any other reasonable means. If you have provided a wireless telephone number(s) on or in connection with any account, you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent. Furthermore, you agree to notify us of any change to the wireless telephone number(s) which you have provided to us.

In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number (i.e. cell phone number), to deliver to you any messages related to suspected or actual fraudulent activity on your account, data security breaches or identity theft following a data breach, money transfers or any other exigent messages permitted by applicable law. These contacts will not contain any telemarketing, cross-marketing, solicitation, advertising or debt collection message of any kind. The contacts will be concise and limited in frequency as required by law. You will have an opportunity to opt-out of such communications at the time of delivery.