



Business Fee Schedule as of June 01, 2015

Business Share Account	
Membership	\$1.00
Minimum Balance	\$100.00
Business 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 Revocation	\$26.00 per item
Bill Payer - First ten each month at no charge	\$5.00 per month
Copy of Cleared Draft	\$2.00 per item
Draft Non-Sufficient Funds (NSF)	\$26.00 per item
Minimum Balance (If a \$500.00 average daily balance is not maintained for the month.)	\$5.00 per month
Stop Payment Fee is charged each time an item is stopped for drafts and ACH	\$24.00 per item
Share Draft Printing	Cost varies
ATM and Fast Check VISA Debit Card	
Initial ATM Card or Debit Card and PIN (Business 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-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
Non-Sufficient Funds (NSF)	\$26.00 per item
Point of Sale (POS) Stop Payment	\$27.00 per item
Other Services	
Dormant Account Beginning on the 1 st day of February, May, August and November account with no activity for one year or longer and with no current address.	\$6.00 per three month period
Excess Teller Check Withdrawal – One free per day	\$5.00 each add'l check
Fax (throughout Hawaii)	\$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
Long Distance call to verify check	\$5.00 per call
Notary Service – Members	No Charge
Notary Service – Non-Members *According to the fee schedule set by the State Attorney General's Office	Cost varies per signature*
Online Banking/Mobile Banking	No Charge
Return Check from Deposit or Payments	\$24.00 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
Stop Payment Teller Check	\$30.00 per item
Transaction – First 75 transactions (deposits, checks, etc.)	No Charge
Transaction – 76 through 150	\$0.25 per item
Transaction – 151 and above	\$0.40 per item
Wire – Outgoing Domestic throughout USA	\$20.00 per wire
Wire – International	\$45.00 per wire



Member Fee Schedule as of May 25, 2016

Regular Share Account	
Minimum Deposit and Balance - Required par value of one share	\$5.00
Membership Fee – Primary Member only	\$1.00
Share Draft Account	
Account Reconciliation (Member must have attempted reconciliation & must provide documentation.)	\$15.00 per hour
ACH Non-Sufficient Funds (NSF)	\$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	
Dormant Account Beginning on the 1 st day of February, May, August and November account with no activity for one year or longer and with no current address.	\$6.00 per three month period
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 *According to the fee schedule set by the State Attorney General's Office	Cost varies per signature*
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
Travelers Cheques – Members	No Charge
Wire – Outgoing Domestic	\$20.00 per wire
Wire – Outgoing International	\$45.00 per wire