



**Business Fee Schedule as of June 01, 2015**

<b>Business Share Account</b>	
Membership	\$1.00
Minimum Balance	\$100.00
<b>Business Share Draft Account</b>	
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
<b>ATM and Fast Check VISA Debit Card</b>	
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
<b>Other Services</b>	
Dormant Account Beginning on the 1 <sup>st</sup> 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