

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

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	
Prime Share	\$0.00 to \$4,999.99 / \$5,000.00 to \$19,999.99 / \$20,000.00 to \$49,999.99 / \$50,000.00 to \$199,999.99 / \$200,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$25.00	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Secondary Share	\$0.00 to \$4,999.99 / \$5,000.00 to \$19,999.99 / \$20,000.00 to \$49,999.99 / \$50,000.00 to \$199,999.99 / \$200,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market Share	\$0.00 to \$4,999.99 / \$5,000.00 to \$9,999.99 / \$10,000.00 to \$19,999.99 / \$20,000.00 to \$49,999.99 / \$50,000.00 to \$199,999.99 / \$200,000.00 or greater /	Daily	Monthly	Monthly (Calendar)	\$1,000.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.

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	
Christmas Club	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
IRA	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	—
Share Draft	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Prime Share, Secondary Share, and Money Market Share 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 tiered accounts, once a particular 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 frequency of dividends and the dividend period applicable to each account are stated 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 earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close

your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) 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 Prime Share accounts, there is a minimum daily balance required to avoid a service fee for the month. If the minimum daily balance requirement is not met during each day of the month, you will be charged a service fee as stated in the Fee Schedule. For Prime Share accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For Prime Share, Secondary Share, and Money Market 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, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, the entire balance will be transferred to your Prime Share on or after October 1 and

the account will remain open. For IRA and Share Draft 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 card 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 card 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. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$25.00
Number of Shares Required	1
Membership Fee	\$1.00

9. RATES — The rates appearing with this Schedule are accurate as of the last dividend declaration 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.

FEE SCHEDULE	
SHARE ACCOUNT FEES	
Prime Share Account Maintenance	\$1.00/Month if the minimum balance is not maintained
Prime Share Account Excessive Withdrawal	\$0.50/Withdrawal if more than 6 withdrawals per month
Automatic Overdraft Transfer	\$1.00/Item
Dormant Account	\$5.00/Quarter if account inactive for 1 year or more
Telephone Transfers	\$3.00/Transfer
SHARE DRAFT ACCOUNT FEES	
NSF	\$25.00/Item
Stop Payment Share Draft or CU Check	\$10.00/Item
Share Draft Printing	Prices Vary Upon Style Selected
SHARE DRAFT ACCOUNT FEES (continued)	
Copy of Paid Share Draft	\$5.00/Draft
Copy of Statement or Statement History	\$5.00/Month
Courtesy Pay	\$25.00/Item
Temporary Checks	\$1.00/Four checks
OTHER SERVICE FEES (applicable to all accounts)	
Copy of Paid Credit Union Check	\$5.00/Copy
Account Collection	\$15.00

Statement Copy	\$5.00/Copy
Deposited Return Item	\$15.00/Item
Wire Transfer:	
Incoming	\$10.00
Outgoing	\$20.00
International	\$40.00
Legal Processing	\$25.00/Legal item; Tax Levy, Garnishments, etc.
Research/Account Reconciliation	\$20.00/Hour; One hour minimum required
Photocopy	\$0.10/Page
Fax Service	\$1.00/Page
Coin Handling and Processing	10.00% of amount of coin presented; \$50.00 and under free of charge
Returned Mail/Statements	After two consecutive returned mail items, a \$2.00 fee per returned item will apply
Travelers Checks	1.00% of amount requested
Cashiers Checks	First two checks free; \$2.00 for each subsequent check per day
Unclaimed Property	\$25.00/Account prior to Escheatment to the State
Newsletter Copy	\$2.00/Copy
ELECTRONIC FUNDS TRANSFER FEES	
Debit Card/Check Card	
NSF/Courtesy Pay (If Opted in for Debit Card Coverage)	\$25.00/Item (effective January 1, 2012)
Card Replacement	\$10.00/Card
Inactive Check Card	\$1.00/Month after 6 months of inactivity
Instant Issue- Personalized Image	\$10.00
ATM Withdrawals*	No transaction fee for the first 10 withdrawals; \$1.00

	each in excess of 10 per month
ATM Account Inquiry	No transaction fee for the first 10 inquiries; \$0.50 each in excess of 10 per month
*ATM Surcharge will not be assessed if made at First Hawaiian Bank ATMs or participating COOP ATMs. Otherwise surcharges may apply.	
ACH	
NSF - Item Returned	\$25.00/Item
NSF - Force Paid	\$25.00/Item
Electronic Bill Payer	
Base	No Charge
Excess Transactions	No Charge
Inactive Bill Payer	\$5.00 per every 90 days of inactivity
Stop Payment	\$20.00/Item
ELECTRONIC CASH MANAGEMENT	
Self Service	\$5.00
Credit Union Assisted	\$10.00

