HAWAII CENTRAL
FEDERAL CREDIT UNION

MEMBER SERVICES
(808) 536-3677
CONSUMER LOANS
(808) 536-0833
REAL ESTATE LOANS
(808) 529-4599
NMLS #412820

OUR RATES & SERVICE CHARGES

Our Rates & Service Charges explains current terms, rates and service charges applicable to the share savings, share draft and share certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

RATES FOR SHARE SAVINGS, SHARE DRAFT AND SHARE CERTIFICATE ACCOUNTS

EFFECTIVE DATE September 24, 2025	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	MINIMUM OPENING BALANCE	MINIMUM BALANCE TO EARN APY	MINIMUM BALANCE TO AVOID CHARGE	DIVIDENDS COMPOUNDED & CREDITED	DIVIDEND PERIOD
Regular Share Account	0.10%	0.10%	$25	$100	$25	Quarterly	Quarterly
Super Draft Checking	0.10%	0.10%	$1	$0.01	$0.00	Monthly	Monthly
Money Market Investment	0.15%	0.15%	$500	$0.01	$500	Monthly	Monthly
IRA Share Account	0.10%	0.10%	$50	$0.01	$0.00	Quarterly	Quarterly
Holiday Savings Account	1.00%	1.00%	$10	$0.01	$0.00	Annually (generally Oct. 31)	Annually
Share Certificates 6 months 12 months 18 months 24 months 60 months	 3.44% 3.00% 3.25% 3.30% 1.50%	 3.50% 3.03% 3.29% 3.34% 1.51%	 $1,000 $500 $500 $500 $500	 $1,000 $500 $500 $500 $500	N/A	 Monthly Quarterly Quarterly Quarterly Quarterly	 Monthly Quarterly Quarterly Quarterly Quarterly
IRA Share Certificates 12 months 18 months 24 months 60 months	 0.75% 3.00% 3.25% 3.30%	 0.75% 3.03% 3.29% 3.34%	$500	$500	N/A	 Quarterly Quarterly Quarterly Quarterly	 Quarterly Quarterly Quarterly Quarterly

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EXPLANATION OF RATES & SERVICE CHARGES [PAGE 1 OF 2]

As explained in the MSA, the “Our Rates & Service Charges” disclosure applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. RATE INFORMATION

The Dividend Rate and Annual Percentage Yield on the accounts are set forth above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Board of Directors. Money Market Investment accounts are Tiered Rate Accounts. The Dividend Rate for a particular tier will apply to the entire account balance if the account balance is within the balance range for that tier. The Dividend Rates and Annual Percentage Yields set forth above are the rates and yields for the last dividend period as set forth above. For Certificate Accounts, the Dividend Rate and Account Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2 NATURE OF DIVIDENDS

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield identified above are the rates and yields for the last dividend period, as shown above.

3. COMPOUNDING & CREDITING

Dividends will be compounded and credited as identified above. For dividend bearing accounts, 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

Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. BALANCE INFORMATION

The minimum balance required to open each account, earn the stated Annual Percentage Yield, and avoid a service charge is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts except Holiday Savings and Certificate accounts, dividends are calculated by using the Average Daily Balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. For Holiday Savings and Certificate accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day. The par value of a share is $25.00.

6. ACCOUNT LIMITATIONS

For Money Market Investment accounts, the minimum deposit or withdrawal is $100. No electronic, telephonic, or other pre-authorized or automatic transactions are permitted on a Money Market Investment or Holiday Savings account. For a Holiday Savings account, the entire balance will be paid to you by check or transferred to another with us on or after November 1 and the account will remain open. If any withdrawal is made from this account before the end of the club term, then the account will be closed and a $15 penalty will be assessed.

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EXPLANATION OF RATES & SERVICE CHARGES [PAGE 2 OF 2]

7. **CERTIFICATE ACCOUNT FEATURES**

a. Account Limitations

After your account is opened, you may not make additional deposits to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

i. Amount of Penalty. For certificates, with a term of two years or less, the amount of the early withdrawal penalty is the dividends that would be earned for one half of the term of the certificate on the amount withdrawn. For certificates with a term of more than two years, the amount of the penalty is the 12 months' dividends on the amount withdrawn.
ii. How the Penalty Works. The penalty is calculated as a forfeiture of part of the interest that has been or would be earned at the nominal interest rate on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.
iii. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of completed jurisdiction.

d. Renewal Policy

If the certificate account is automatically renewable, it will renew for the same term upon maturity. A notice will be sent to you at the address on record one month prior to maturity. The notice will remind you that the share certificate will be maturing and will be automatically renewed. You will have a grace period of ten days after maturity in which to withdraw funds from the certificate without being charged an early withdrawal penalty. Should you decide to withdraw from or redeem the certificate during the grace period, no dividends will be earned after the date of maturity.

i. Non-Automatically Renewable Account. If the certificate is not automatically renewable at maturity, and unless otherwise instructed, we will transfer the entire amount of the certificate to the regular share savings account (or IRA share savings account, as applicable) at maturity. A notice will be sent to you at the address on record one month prior to maturity. The notice will remind you that the share certificate will be maturing and will request instructions from you on handling the funds upon maturity.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

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OUR SERVICE CHARGES

Automated Clearing House - Return Item Non-Sufficient Funds (NSF)*	$25.00
Checks Written and Returned for Non-Sufficient Funds (NSF)*	$25.00
	PER ITEM
ACH On-Demand Fee	$2.00
AD&D Pre-authorized Returns	$25.00
Check Returned on Closed Checking	$25.00
Checks Deposited and Returned	$10.00
Check Orders (Standard Logo Check)	$15.00
Collection Items	$30.00
Copy of Draft or Check	$5.00
Exchange Check	$25.00
Forwarding Returned Mail	$2.00
International Transactions *This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.*	1% of transaction amount
Legal Process	$35.00
Money Order	$1.00
Non-Member Check Cashing	$5.00
Notary	$5.00
Overdraft Fee	$7.50
Returned Statement	$5.00
Shared Branching Returns	$8.50
Statement Re-Print	$7.00
Stop Payments	$15.00
Stop Payment Exceeding 20 Items	$25.00
Teller Check Made to Third Party	1 free per day, per member / $5.00 thereafter
Verification of Deposit	$5.00
	PER ACCOUNT
Abandoned Account Handling Charge	$50.00
Account Closed Within 6 Months of Opening	$30.00
Close/Reopen Checking	$30.00
Debit Card Replacement	$10.00
Debit Card “Rush”	$15.00 + postage
	HOURLY
Account Research	$15.00
Automated Clearing House Revocation	$15.00
Checking Account Reconciliation	$15.00
	DAILY
Negative Balance	$2.00
	MONTHLY
Dormant Account (No Activity for 12 Months)	$5.00
Minimum Balance	$5.00

**An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee’s institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate charge.*

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