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 FOR BUSINESS ACCOUNTS

This "Our Rates and Service Charges" disclosure sets forth current conditions, rates and service charges applicable to your share, share draft and share certificate accounts at Hawaii Central Federal Credit Union at this time. The Credit Union may offer other rates and service charges or amend the rates and service charges contained in this schedule from time to time. Each account holder agrees to the terms set forth on this disclosure and acknowledges that it is a part of the Business Service Agreement.

RATES FOR SHARE SAVINGS, SHARE DRAFT AND SHARE CERTIFICATE ACCOUNTS

EFFECTIVE DATE November 1, 2026	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	0.05%	0.05%	$100	$100	$100	Quarterly	Quarterly
Super Draft Checking	0.05%	0.05%	$1	$0.01	$0.00	Monthly	Monthly
Money Market Investment	0.05%	0.05%	$2,500	$0.01	$2,500	Monthly	Monthly
Money Market Investment Plus	0.15%	0.15%	$25,000	$25,000	$25,000	Monthly	Monthly
Share Certificate Special (New Money Required)							
6 months	4.410%	4.50%	$25,000	$25,000	N/A	Monthly	Monthly
Share Certificates							
6 months	3.44%	3.50%	$25,000	$25,000	N/A	Monthly	Monthly
12 months	3.00%	3.03%	$50,000	$50,000	N/A	Quarterly	Quarterly

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As explained in the BSA, 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 you have with us are identified above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. The Dividend Rate for tiered accounts 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. For Certificate Accounts, the Dividend Rate and Annual 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.

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 noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you close your 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 identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts except Christmas 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 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. MONEY MARKET INVESTMENT

For Money Market Investment accounts, *other than the Money Market Investment Plus account*, the minimum deposit or withdrawal is $100. No electronic, telephonic, or other preauthorized or automatic transactions are permitted on a Money Market Investment or Money Market Investment Plus account.

7. MONEY MARKET INVESTMENT PLUS

In order to qualify for a Money Market Investment Plus account, you must be an existing business member of the credit union. To start the account, a minimum deposit of $25,000 in new money is required. New Money is defined as funds that are not from any account held with Hawaii Central Federal Credit Union. You must maintain a balance of at least $25,000 and you may not make more than three (3) withdrawals in any calendar month. No electronic, telephonic, or other

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preauthorized or automatic transactions are permitted on a Money Market Investment or Money Market Investment Plus account.

8. 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 competent 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

	PER ITEM
Return Item (NSF)* (Automated Clearing House and Checks)	$35.00
ACH On-Demand Fee	$2.00
AD&D Pre-authorized Returns	$25.00
Checks Deposited and Returned	$12.00
Check Orders (Standard Logo Check)	At Cost
Copy of Draft or Check	$5.00
Miscellaneous Mail Handling	$2.00
Legal Process	$35.00
Money Order	$3.00
Notary	$5.00
Overdraft Fee	$10.00
Returned Statement	$5.00
Shared Branching Returns	$12.00
Statement Re-Print	$8.00
Stop Payments	$17.00
Cashier's Check Made to Third Party	1 free per day, per member / $15.00 thereafter
	PER ACCOUNT
Abandoned Account Handling Charge	$50.00
Account Closed Within 6 Months of Opening	$30.00
Debit Card Replacement	$10.00
	HOURLY
Account Research (per hour)	$25.00
Automated Clearing House Revocation	$25.00
Checking Account Reconciliation	$25.00
	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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