

## Our Service Charges

Account Statement Copy.....	\$5.00 per statement
Account Activity Printout.....	\$2.00 per account
Account Closed Within 30 days of Opening .....	\$50.00
Account Research .....	\$10.00 per half hour
Account Re-opened Within 90 days of Closing .....	\$25.00
ATM surcharge (non-FHB ATMs).....	\$1.00 per transaction
Bill Payment Service .....	\$6.00 per month/unlimited bills
Bill Payment Insufficient Funds.....	\$25.00 per item
Cashier's Check .....	\$5.00 each
Check Cashing .....	\$5.00 per item
Check Copy.....	\$5.00 per item
Debit Card Overdraft .....	\$25.00
Dormant Account (one year of inactivity).....	\$5.00 per year
Fax (U.S. Numbers Only) .....	\$1.00 per page
Funds Transfer Phone Request .....	\$1.00 per transfer
Invalid Address/Returned Mail.....	\$5.00 per month
Item(s) Paid Against Insufficient Funds .....	\$25.00 per item
Item(s) Returned for Insufficient Funds (NSF)* ..	\$25.00 per item
Legal processing .....	\$50.00 per item
Includes: Tax Levies, Subpoenas, and Collections	
Membership Share .....	\$5.00 par value
(If your membership share falls below this amount, we may transfer from another account to maintain the membership share.)	
Membership.....	\$1.00 per new member

Minimum Balance .....	\$2.00 per month
Notary (non-members) .....	Standard per Hawaii Statutes
Overdraft Privilege.....	\$25.00 per item
Photocopy.....	\$0.50 per page
Plastic Card PIN Replacement.....	\$5.00
Plastic Card Reissue .....	\$12.00
Plastic Card Rush Order (Pass-Through).....	Minimum \$50
Stop Payment.....	\$25.00 per item
Wire (Domestic Outgoing) .....	\$25.00 per transfer
Wire (International Outgoing) .....	\$50.00 per transfer

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