Aloha Pacific
FEDERAL CREDIT UNION
832 South Hotel Street | Honolulu, Hawaii 96813

RATE AND FEE SCHEDULE

The rates, fees, and forms applicable to your account at the Credit Union are provided in this Rate & Fee Schedule. The Credit Union may offer other rates for those accounts from time to time.

Effective Date: **July 1, 2010**

RATE SCHEDULE

	☐ Personal Savings	☐ Second Savings	☐ Holiday Savings	☐ IRA Savings	☐ Personal Checking
DIVIDENDS					
Dividend Rate	**0.499%**	**0.499%**	**1.243%**	**1.490%**	**0.50% (for balances ≥ $300)**
Annual Percentage Yield	**0.50% APY**	**0.50% APY**	**1.25% APY**	**1.50% APY**	**0.50% APY (for balances ≥ $300)**
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month
BALANCE REQUIREMENTS					
Minimum Opening Deposit	$ 10.00	$ 10.00	$ 10.00	$ 10.00	$ 10.00
Minimum Balance to avoid a service fee	- - -	- - -	- - -	- - -	- - -
Minimum Balance to Earn the Stated Annual Percentage Yield	$ 100.00*	- - -	- - -	- - -	$ 300.00
Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance

ACCOUNT LIMITATIONS

Refer to Agreements & Disclosures for Limitations

FEE SCHEDULE

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. The account rate may change after the account is opened. Any fees assessed could reduce the earnings on your account. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Membership

- Inactive Savings Account — $ 10.00 / month
  (no activity after one year)
- Membership Share Requirement* — $ 100.00 / Personal Savings

Checking Account

- Custom Check Reorder — Varies
- Deposits Received After Overdraft — $ 10.00 / item
- NSF – Insufficient Funds — $ 19.00 / item
  Check, ATM, ACH, Bill Payer
- Overdraft Transfer *(from savings)* — $ 2.00 / item
- Paid Item Fee — $ 19.00 / item
- Standard Check Reorder — One box free / calendar year
  Each Additional Box — At cost

VISA

- Annual Fee - Classic — None
- Annual Fee - Gold — None
- Document Copy — $ 8.00 / document
- Replacement Card — $ 10.00 / card
- Return Check — $ 10.00 / item
- Statement Copy — $ 4.00 / statement

Home Banking

- Bill Payer — $ 1.00 per payment after first 10
  (10 free per month)

Processing Legal Orders

- Backup Withholding — $ 15.00
- Garnishment — $ 40.00
- Levy — $ 40.00
- Subpoena — $ 40.00

Miscellaneous

- Account Closing (w/in 6 months) — $ 20.00
- Account Reactivation — $ 20.00
- Account Reconciliation — $ 20.00 / hour
- Account Research — $ 20.00 / hour
- Coin Bank — 5% Fee; Waived for Members
- Collection Item Fee — $ 20.00 / item
- Foreign Item Check Collection Fee — $ 25.00 / item
- Gift Cheques — $ 2.00 / cheque
- Notary Fee — $ 5.00 / document
- Photocopies – Documents, Statements, Checks — $ 2.00 per item / $ 2.00 per page if research required
- Return Item(s) — $ 15.00 / item
- Returned Mail Fee — $ 5.00 per month up to 12 months, followed by account freeze
- Stop Payment–Teller Check, ACH, Checking, ACH Revocation — $ 15.00 / item
- Teller Check(s) to 3rd Party — $ 2.00 / check
  (One free per day)
- Travelers Cheques (single) — No Charge
- Travelers Cheques for Two — $ 0.50 per $ 100

Wire Transfers

- Wire Transfer — Waived
  (Incoming - domestic)
- Wire Transfer — $ 15.00
  (Outgoing - domestic)
- Wire Transfer — $ 40.00
  (Outgoing - foreign)

ATM/Check Card

- International Transaction Fee — Up to 1% of transaction value
- Nonproprietary ATM Withdrawal Fee — $ 1.00 / withdrawal after ten (10) per month
- Replacement Card — $ 10.00 / card
- Rush Order Fee (Check Card Only) — $ 35.00 / card