

SCHEDULE OF FEES

Effective: January 22, 2016

SAVINGS	
Regular Savings	\$5 Minimum Balance, \$1 membership fee (if dormant for 2 or more years, \$5 will be charged per month)
Deposited Checks Returned	\$25 per check
IRA	\$0.01 Minimum Balance, No Service Fee.
Savings Certificates	\$1000 minimum Balance, No Service Fee
Trust Accounts	\$5 minimum Balance, No Service Fee

CHECKING/PHFCU Online Bill Payment	
Checking Accounts	No minimum opening deposit required unless checks are ordered. If checks are ordered, the minimum opening deposit would be the cost of the check order. No Monthly Service Fee. No Monthly Minimum.

PHFCU Online	
Home Banking	Free
Bill Payment	Free
E-Statements	Free

Other Checking Related	
Copy of Checks	\$3 per check
Non-Sufficient Funds (NSF) Transfer	\$3 per item (If a check is returned as a NSF, other fees may be incurred from the merchant or payee's financial institution.)
Checks Returned or Paid Against	\$30 per check
Non-Sufficient Funds	\$30 per item (If a check is returned as a NSF, other fees may be incurred from the merchant or payee's financial institution.)
Stop Payment Order	\$30 per check
Statement Reconciliation	\$25 per hour
Deposited Checks Returned	\$25 per check
Check Printing	Depending on styles of check ordered
Check Cashing- Members	Free
Temporary Checks	\$2 per sheet of 4 checks (available in Waipio only)

PHFCU Checks	
Official Checks	1 free per day, \$5 each thereafter
Official Checks- Classic Club	2 free per day, \$5 each thereafter

Coin Deposits	
Rolls	5 rolls of coins per day are free and thereafter \$0.25 per roll
Coin Machine-Member	Fee for the first \$100 waived; thereafter 10%
Coin Machine-Non-Member	10%

Other Services	
Travelers Checks	No Fee
Money Orders	1 free per day, \$2 each thereafter (\$1000 maximum per).
Money Orders for Classic Club	2 free per day, \$2 each thereafter (\$1000 maximum per).
Direct Deposit/Allotments	No Fee

Automated Teller Machine (ATM)	
ATM Card and/or PHFCU Debit MasterCard	First 5 transactions per month are free. Thereafter, \$1 for withdrawals and/or denials and \$1.00 for transfers and/or balance inquiries
Non-Network Transactions	\$1
Withdrawals from ATM's which result in an overdrawn condition	\$30 per withdrawal

Wire Transfers of Funds (Western Corporate FCU)	
Incoming Domestic	Free
Outgoing Domestic	\$30
Incoming Foreign	Free
Outgoing Foreign	\$70
Classic Club	
Incoming Domestic	Free
Outgoing Domestic	\$20
Incoming Foreign	Free
Outgoing Foreign	\$60

Request for Statement or Account History	
Account History	\$3 per page
Statement (Microfilm Copy)	\$3 per page
Statement-CD	\$25.00
Statement-CD with e-statements	\$15.00

Electronic Funds Transfer/ACH	
Non-Sufficient Funds Transfer (Item Paid)	\$3 per item
Non-Sufficient Fund (Item Paid)	\$30 per item
Stop Payment Order	\$30 per item
Overdraft Privilege	\$30 per item

Notary (Legal Limit)	
Jurat/Oath	
1st Copy & 4 Duplicates	\$5
Additional Duplicates	\$2.50
Acknowledgement	
1st Copy & 1 Duplicate	\$5
Additional Duplicates	\$2.50

Legal and Other Services	
Account Reconciliation per hour	\$25
Account Research per hour	\$25
Services of Legal Process	\$50
Backup Withholding	\$50
Garnishment	\$50
Levy	\$50
Subpoena	\$50
Bad Address Locator Fee	\$5 per incident

Emergency Services	
Stop Payment Order on Credit Union Check (Lost or stolen checks only)	\$30 per stop
Replacement (lost) ATM/Debit Card	\$10 per card

Abandoned Accounts	
Special Handling of Abandoned Accounts	\$30 each
Closing an Account that has been open for less than 6 Months	\$30

Safe Deposit Boxes	
3x10 Annual Rental Fee	\$50.00
5x10 Annual Rental Fee	\$75.00
Key Deposit	\$10.00
Lost Key (Change Lock)	\$150.00
Forced Entry	\$150.00
Annual Safekeeping Fee (storage of contents after a box has been forced open due to nonpayment of annual fees)	\$20.00
Late Rental payment Fee (Over 30 days overdue)	\$20.00