

## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION DATE

Monthly:

Quarterly:

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

#### RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Regular Share	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Momi Kids Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Jumbo Savings	\$0.00 to \$2,499.99 / \$2,500.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Secondary Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Traditional IRA	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Roth IRA	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Coverdell ESA IRA	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Checking	—	—	—	—	—	—	—	—	—
Teen Debit Checking	—	—	—	—	—	—	—	—	Account limitations apply.
Refresh Checking	—	—	—	—	—	—	—	—	Account limitations apply.
Kasasa Saver™ Qualifications Met (See Section 2)	\$0.00 to \$20,000.00 / \$20,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Qualifications Not Met (See Section 2)	/								
Kasasa Cash™ Checking Qualifications Met (See Section 2)	\$0.00 to \$10,000.00 / \$10,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Qualifications Not Met (See Section 2)	/								
Kasasa Cash Back™ Checking	—	—	—	—	—	—	—	—	—
Kasasa Tunes™ Checking	—	—	—	—	—	—	—	—	—

## ACCOUNT DISCLOSURES

***Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.***

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all dividend earning accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Jumbo Savings accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

**2. KASASA ACCOUNTS** — For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for the monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make a minimum of 12 Debit card purchases that post and settle to your account during the cycle; 2) login to online banking at least once per cycle; and 3) be enrolled to receive e-statements. Business days are defined as Monday through Friday (excluding Federal Holidays). Statement cycle means the period of time for which our credit union provides a summary of the financial activities and transactions that post and settle to the accountholder's account. The monthly qualification cycle is defined as a period beginning one (1) day prior to the first day of the current statement cycle through one (1) day prior to the last day of the current statement cycle. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's reward. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, and debit purchases processed by merchants and received by our credit union as ATM transactions. PIN-based or signature based transactions, non-retail payment transactions, and purchases made with debit cards not

issued by our credit union also do not count towards earning account rewards.

**Kasasa Saver™.** The Kasasa Saver account is a tiered rate account and is available only to holders of a Kasasa Cash Checking or Kasasa Cash Back Checking account. If you meet the minimum qualification requirements for your Kasasa Cash Checking or Kasasa Cash Back Checking account during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is \$20,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$20,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle for the Kasasa Cash Checking or Kasasa Cash Back Checking account, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Saver account.

**Kasasa Cash™ Checking.** The Kasasa Cash Checking account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply if your balance is from \$10,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$10,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. In addition, we will refund up to \$20.00 (max. \$5.00 per single transaction) in ATM fees assessed at nationwide ATMs. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. ATM refunds will be paid on the last day of the current statement cycle. If you have a Kasasa Saver account, dividends earned on the Kasasa Cash Checking account and ATM fees refunded to you will automatically be transferred to your Kasasa Saver account; in that event, dividends will not compound in the Kasasa Cash Checking account. If you do not have a Kasasa Saver account, dividends earned and ATM fees reimbursed will remain in your Kasasa Cash Checking account and dividends will compound in your account as listed in the Rate Schedule. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the

third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash Checking account and ATM fees will not be refunded to you.

**Kasasa Cash Back™ Checking.** For Kasasa Cash Back Checking accounts, you will receive 2.50% cash back on up to \$400.00 in PIN-based/signature-based debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. A maximum of \$10.00 cash back may be earned per monthly qualification cycle. In addition, we will refund up to \$20.00 (max. \$5.00 per single transaction) in ATM fees nationwide. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. ATM refunds will be paid on the last day of the current statement cycle. If you have a Kasasa Saver account, cash back earned on your Kasasa Cash Back Checking account and ATM fees refunded to you will be deposited directly into your Kasasa Saver account. If you do not have a Kasasa Saver account, cash back earned and ATM fees refunded will remain in your Kasasa Cash Back Checking account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you.

**Kasasa Tunes™ Checking.** For Kasasa Tunes™ Checking accounts, you will receive up to \$10.00 in "Tunes Credits" that can be used towards purchases made with your Debit Card at Apple iTunes, Amazon.com, or Google Play when you meet all of the minimum qualification requirements during the monthly qualification cycle. All credits will be available for use no more than 30 days after the monthly qualification cycle in which your qualification ends. In addition, we will refund up to a \$20.00 (max. \$5.00 per single transaction) in ATM fees nationwide. ATM refunds will be paid on the last day of the current statement cycle. If you do not meet all the minimum qualification requirements during the monthly qualification cycle, you will not receive the Apple iTunes, Amazon.com, or Google Play credit and ATM fees will not be refunded to you.

**3. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**4. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends

and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

**5. ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

**6. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Regular Share, Momi Kids Savings, Jumbo Savings, Holiday Savings, Secondary Savings, Traditional IRA, Roth IRA, and Coverdell ESA IRA accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day. We reserve the right to refuse account balance larger than \$250,000.00.

**7. ACCOUNT LIMITATIONS** — For Regular Share, Momi Kids Savings, Jumbo Savings, Holiday Savings, Secondary Savings, Kasasa Saver, Traditional IRA, Roth IRA, and Coverdell ESA IRA accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. Teen Debit Checking and Refresh Checking accounts have set daily limits on withdrawal and debit card activity. The Refresh Checking account is not eligible for the Credit Union's Discretionary Overdraft program/Overdraft Privilege Program. Any overdrafts created by check, in-person withdrawals, ATM withdrawal, ACH, online bill pay, Debit Card, or other electronic means will not be paid and the standard Non-Sufficient Funds (NSF) fee will be assessed for each returned item. Refresh Checking accounts have Online/Mobile banking transfer limitations. The balance in the Holiday Savings account will

be transferred to another account owned by the member on or after October 31 of each year. A fee will be assessed for each withdrawal made outside of the permitted withdrawal periods. Please refer to our fee schedule for more information. For Checking, Kasasa Cash Checking, Kasasa Cash Back Checking, and Kasasa Tunes Checking accounts, no account limitations apply.

**8. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**9. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
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Number of Shares Required	1
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**10. RATES** — The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

**11. FEES** — See separate fee schedule for a listing of fees and charges applicable to your account(s).

#### LOCATIONS

94-449 Ukee St.  
Waipahu, HI 96797  
(808) 737-4328

585 Port Royal St. (Pearl Harbor Naval Shipyard)  
Honolulu, HI 96818  
(808) 737-4328

91-1401 Fort Weaver Rd # A102  
Ewa Beach, HI 96706  
(808) 737-4328

550 Paiea St #128  
Honolulu, HI 96819  
(808) 737-4328

1580 Makaloa St  
Honolulu, HI 96814  
(808) 737-4328

85-866 Farrington Hwy  
Waianae, HI 96792  
(808) 737-4328

