

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.

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

3. 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.

4. 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. ACCOUNT LIMITATIONS — For Regular Share, Momi Kids Savings, Jumbo Savings, Holiday Savings, Secondary Savings, 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 accounts have set daily limits on withdrawal and debit card activity. 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 accounts, no account limitations apply.

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.

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

Number of Shares Required 1

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

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

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

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

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