

SCHEDULE OF FEES

Effective June 1, 2015

(Fees are per occurrence unless otherwise noted)

SHARE ACCOUNT FEES:		
Bad Address for Statements	\$5.00 per month	
Early closure (within 90 days of opening)	\$25.00	
Inactive Account Fee (per month)	\$5.00 after 1 year	
Non-Sufficient Funds (NSF) Item	\$25.00	
Returned item	\$15.00	
SHARE DRAFT ACCOUNT FEES:		
Custom order of checks	Varies	
Non-Sufficient Funds (NSF) Item	\$25.00	
Photocopy of Paid Check	\$5.00	
Returned item	\$15.00	
Standard order of checks <small>* 150 "standard Design" checks per calendar quarter with direct deposit of net payroll.</small>	FREE*	
Stop Payment Order	\$20.00	
ATM & DEBIT CARD FEES:		
<small>* ATM owners may charge usage fees not controlled by Hawaii Schools FCU. Transaction amounts subject to daily transaction limits and available funds.</small>		
ATM transaction at American Savings Bank (Hawaii ATM)	FREE*	
ATM transaction at CO-OP ATM (worldwide)	FREE*	
ATM transaction at any other ATM	\$1.00*	
ATM/Debit Card (1 st)	FREE	
Card replacement / additional card	\$10.00	
ELECTRONIC TRANSACTION (ACH) FEES:		
ACH Revocation Order	\$20.00	
Non-Sufficient Funds (NSF) Item	\$25.00	
Stop Payment Order	\$20.00	
MISCELLANEOUS FEES:		
	Member	Non-Member (non-primary)
Abandoned Property Processing	\$35.00	
Coin Deposit	5% for all amounts over \$5.00	
Incoming Wires	\$10.00 <small>(FREE via Catalyst)</small>	
Legal Processing <small>(i.e. levy, subpoena, garnishment)</small>	\$50.00 per document	
Mailed Receipt	\$1.00	
Notary Services (per signature)	First 2 are FREE \$5.00 each addt'l	\$5.00 each
Photocopies	\$2.00 per page	
Record Retrieval (off-site storage)	\$25.00 per box	
Research of Records	\$25.00 per hour	
Special Handling	Varies	
Stale-dated Teller Check Re-issue	\$5.00	
Statement Copy	\$2.00 per page	
Statement Reconciliation	\$25.00 per hour	
Stop Payment Order - Teller Check <small>(Lost or stolen only)</small>	\$30.00	
Teller Check (per check, per day):	First 1 is FREE \$3.00 each addt'l	\$3.00 each
Temporary Checks (after 30 days)	\$1.00 per sheet	
Travelers Checks Issuance	FREE	1% of total face value

*Subject to change without notice. 06-01-2015



HAWAII SCHOOLS

FEDERAL CREDIT UNION

233 Vineyard Street — Honolulu, Hawaii 96813

Ph. (808) 521-0302 or Toll Free (866) 521-0302

www.hawaiischoolsfcu.org



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