



Fee Type	Fee Description	Appears on Your Statement As	Fee	Frequency
Shares				
	Accounts Below Minimum Balance	BELOW MIN BAL	\$2.00	Per Month
	Early Closure of Account Within 90 Days	EARLY CLOSE FEE	\$10.00	Per Incident
Share Draft				
	First Box of Logo Check Order w/ Net Deposit	N/A - will not due to no initial charge	Free. Subsequent Check Orders Varies	Per Order
	Custom Check Orders	MAIN ST MBR SVCS	Varies by Style	Per Order
Christmas Account				
	Early Withdrawal Penalty	EARLY W/D FEE	\$5.00	Per Withdrawal
Credit Card				
	Return Payment	Adjustment-Payments	\$20.00	Per Item
	Card Replacement	CC Replacement	\$20.00	Per Card
	Expedited Card Replacement	Rush Cd Replace	\$35.00	Per Card
Debit Card				
	Card Replacement	Debit Cd Replace	\$20.00	Per Card
	Expedited Card Replacement	Rush Cd Replace	\$35.00	Per Card
Electronic Services (Personal Computer or Mobile Application)				
	Stop Payment	HLEFCU BILL PAY	\$40.00	Per Item
	Returned Payment, Sent to Wrong Address	HLEFCU BILL PAY	\$40.00	Per Item
	Expedited Electronic Payment	HLEFCU BILL PAY	\$10.00	Per Item
	Expedited Check Payment	HLEFCU BILL PAY	\$20.00	Per Item
	Non-Sufficient Funds	RA NF	\$25.00	Per Incident
Loan Fees				
	Home Equity Line of Credit Mortgage Subordination	Not displayed. Fee is generally disclosed on the first mortgagee's loan documents	\$500.00	Per Incident
Other Applicable Fees				
	Inactive Accounts (Three Years or More of No Activity)	DORMANT ACCT FEE	\$5.00	Per Month
	Address Not Updated or Invalid	BAD ADDRESS CHRG	\$5.00	Per Month
	Copy of Statement, Account History, Check Receipt, or Loan Document	Photocopy Fee; Copy Draft, Stmt	\$5.00	Per Copy

Fee Type	Fee Description	Appears on Your Statement As	Fee	Frequency
Other Applicable Fees (continued)				
	Overdraft Protection Transfer (Drafts or Automated Clearing House {ACH})	TRANSFER CHARGE	\$5.00	Per Item
	Non-Sufficient Funds (Drafts or ACH) Paid or Unpaid	RA NF RC	\$25.00	Per Item
	External Account Transfer (ACH Origination on Loans or Shares) Returned Item Fee	RVS EAT FEE RVS EAT LOAN PMT	\$25.00	Per Item
	Stop Payment (Drafts, ACH, or Series of Drafts)	STOP PAY FEE	\$10.00	Per Item
	Returned Check from Deposit (Shares, Share Draft, Money Market, Keiki, Achievement, Individual Retirement Account, Christmas, Pet Savings); Returned Check from Loan Payment	RTN CHK	\$20.00	Per Item
	Special Handling of Abandoned Account* *Assessed when an inactive account's funds are remitted to the State of Hawaii as the custodian of abandoned property	Sp Hndle Abnd Ac	\$60.00	Per Account
	Garnishments, Levies, Subpoenas of Records, and Research	Levy/Garnishment, Subpoena, or Research Fee	\$60.00	Per Hour
	Verification of Account	Acct Verif	\$5.00	Per Request
	Cashier's Check (After the first check per day)	Cashiers Ck Fee	\$5.00	Per Item
	Cashier's Check Indemnification	Lost Cashiers Check	\$15.00	Per Check
	Outgoing Domestic Wire	Wire Outgoing	\$25.00	Per Wire
	Outgoing International Wire	Wire out Intn'l	\$50.00	Per Wire
	Notary for Non-Members	Non-Mbr Notary	\$5.00	Per Document
	Non-Member Cash Advance (Maximum of \$1,000 Per Day)	Non-Mbr Cash Adv	\$20.00	Per Request

If you have any questions or require a current Schedule of Fees and Charges*, please contact the Credit Union by phone at 808.973.4311 or mail at 1936 South King Street, Honolulu, HI 96826

* This [Schedule of Fees and Charges](#) replaces the [Fee Schedule](#), which was the name of the document used previously to disclose the credit union's fees and charges.

The fees and charges appearing on this [Schedule of Fees and Charges](#) are accurate and in effect for accounts as of the "Effective" date indicated above.

