



**Share (Savings) Accounts (Regular Savings, Keiki, Achievement, and IRA/Roth IRA/Coverdell Share Accounts)**

Share rates are as of the dividend declaration date listed. Dividend rates are declared at the end of each quarter. Dividend postings occur on the last day of each quarter. You must maintain a minimum average daily balance of \$5.00 in your account to qualify for dividends. Fees may reduce the earnings on the accounts. Terms and conditions are subject to change after account is opened. May be subject to account and transfer limitations. Other account restrictions may apply. Refer to your Account Agreement for further details.

**Money Market Accounts**

Rates are as of the declaration date listed and vary based on deposit amount. Dividend period is one calendar month. Dividends are declared at the end of each month. Dividend postings occur on the last day of each month. You must maintain a minimum average daily balance of \$2,500.00 in your account to qualify for dividends. Fees may reduce the earnings on the account. Terms and conditions are subject to change after the account is opened. May be subject to account and transfer limitations. Other account restrictions may apply. Refer to your Account Agreement for further details.

**Christmas Share Accounts**

Rates are as of the declaration date listed. Dividend period is the calendar quarter. Dividends are declared at the end of each quarter. Dividend postings occur on the last day of each quarter. Fees may reduce the earnings on the account. Terms and conditions are subject to change after the account is opened. Maximum balance allowed is \$3,000.00. Early withdrawal fees may apply. May be subject to account and transfer limitations. Refer to your Account Agreement for further details.

**Share Certificate Accounts (4-, 12-, 18-, 24-, and 36-month Share Certificates and 4-, 12-, 18-, 24-, and 36-month IRA Certificates)**

Annual Percentage Yield (APY) listed is fixed for the initial term of the account. Share certificate and IRA certificate rates are posted at the end of each month to the share account. Must have existing HLEFCU share account to open a share certificate or IRA certificate account. Minimum opening deposit of \$500. Maximum deposit of \$250,000. You may not add additional money to your certificate after opening. Early withdrawal penalties apply if the certificate is closed or any funds are withdrawn before the maturity date. Fees may reduce the earnings on the account. Refer to your Account Disclosure for withdrawal penalty exceptions. May be subject to account and transfer limitations. Terms and conditions subject to change after account is opened. Other restrictions may apply. Refer to your Account Agreement for further details.

**Share Draft (Checking) Accounts**

Checking account rates are current as of the declaration date listed. Dividend periods is the calendar month. Dividend rates are declared at the end of each month. Dividend postings occur on the last day of the month. Fees may reduce the earnings on the account. Terms and conditions subject to change after account is opened. No minimum to earn. Restrictions may apply. Refer to your Account Agreement for further details.