

# Fee Disclosures

# HAWAII PACIFIC FEDERAL CREDIT UNION

1441 Kapiolani Blvd. Ste. 1318, Honolulu, HI 96814-4406  
Phone: (808) 955-5933 Fax: (808) 949-3022 hawaiiapacific.org

Effective February 2018

## Membership

### Savings and Checking Accounts

Kasasa checking	Free
Check Plus monthly maintenance fee (You can avoid the monthly maintenance fee by maintaining a minimum daily balance of \$500 or more)	\$10.00 per month
Easy checking monthly maintenance fee (You can avoid the monthly maintenance fee by maintaining a minimum daily balance of \$500 or more)	\$10.00 per month
Account subject to backup withholding	\$5.00 per month
Closing account within six months of opening	\$25.00
Individual Retirement Account closing fee	\$25.00
Closing Christmas account before October 1st	\$25.00
Inactive Account Fee- inactive for 12 months	\$5.00 per month
Premium OD Usage Fee paid	\$36.00 per item
Return item fee / non-sufficient funds (NSF)	
Items paid and Items returned	\$36.00 per item
Payments made against uncollected funds	\$36.00 per item
Returned checks	\$10.00 per item
Check Printing	varies by style per order
Stop payment (member checks, teller checks and ACH)	\$35.00 per item
Teller's check – payable to a third party	\$5.00

### Electronic Banking

Online banking	Free
Bill payment and presentment (includes 5 free payments)	\$4.99 per month
Each additional bill payment during the month	\$0.75
Mobile banking	Free
Mobile deposits	Free
ATM withdrawal	
American Savings bank machines	Free
ATM foreign transaction fee	\$3.00
ATM balance inquiry	
American Savings and Hawaii National Bank bank machines	Free
All other ATMs	\$1.50
Debit card replacement	\$15.00

### Miscellaneous Services

American Express Travelers Cheques	Free
Paper Statement	\$2.00 per account per statement*
Copies (included but not limited to Tellers Checks, cleared checks, cleared bill payment checks, statements, deposited items, items asked to be copied, etc.)	\$3.00 per page
Mail receipt	\$2.00
Coin deposit / exchange fee	10% of amount
Service of legal process (levy processing fee, garnishment, subpoenas, others)	\$50.00 per order
Reconciliation of statement or account research	\$25.00 per hour
Verification of Account	\$10.00
Notary services	
Members	Free
All others	at prevailing rate
Domestic wire transfer	\$30.00
International wire transfer (plus charges of receiving bank)	\$60.00
Incoming Wire	\$10.00

\*Paper Statement fee will be charged for each checking and savings account shown on the paper statement. The paper statement fee is waived for members enrolled to receive eStatements and for members under the age of 18. Fees subject to change. Call us at (808) 955-5933 for additional information.