

Business Share Account	
Minimum Deposit and Balance – Required par value of one share	\$100.00
Business Share Draft Account	
Account Reconciliation (Member must have attempted reconciliation & must provide documentation)	\$15.00 per hour
ACH Non-Sufficient Funds (NSF)	\$26.00 per item
ACH Revocation	\$26.00 per item
Bill Payer - First ten each month at no charge	\$5.00 per month
Copy of Cleared Draft	\$2.00 per item
Draft Non-Sufficient Funds (NSF)	\$26.00 per item
Stop Payment Fee is charged each time an item is stopped for drafts and ACH	\$24.00 per item
Share Draft Printing	Cost varies
ATM and Fast Check VISA Debit Card	
Initial ATM Card or Debit Card and PIN (Business Share Draft Account required for Debit Card)	No Charge
Card or PIN Replacement	\$10.00 per card or PIN
Deposits (Accepted at HOCU ATM and CO-OP Network ATM)	No Charge
Excess ATM and PIN POS withdrawal (First ten monthly withdrawals are free)	\$2.00 per withdrawal
Non-Surcharge ATM Withdrawal – HOCU, FHB, CO-OP Network ATM. All other ATM owners or operators disclose a surcharge at the machine, surcharge is added to withdrawal.	No Charge
Non-Sufficient Funds (NSF)	\$26.00 per item
Point of Sale (POS) Stop Payment	\$27.00 per item
Other Services	
Bad Address Fee	\$5.00 per month
Dormant Account - Accounts with no activity for one year	\$5.00 per month
Excess Teller Check Withdrawal – One free per day	\$5.00 each add'l check
Fax (throughout Hawaii)	\$2.00 per page
Fax Out of State	\$5.00 per page
History print-out or Statement copy	\$5.00 per copy/\$10.00 Micro fiche copy
Long Distance call to verify check	\$5.00 per call
Notary Service – Members	No Charge
Notary Service – Non-Members *According to the fee schedule set by the State Attorney General's Office	Cost varies per signature*
Online Banking/Mobile Banking	No Charge
Return Check from Deposit or Payments	\$24.00 per item
Safe Deposit Box Rental 3" x 10"	\$55.00 per year
Safe Deposit Box Rental 5" x 10"	\$65.00 per year
Safe Deposit Box Lost Key Replacement	Actual Cost
Safe Deposit Box Locksmith	Actual Cost
Stop Payment Teller Check	\$30.00 per item
Transaction – First 75 transactions (deposits, checks, etc.)	No Charge
Transaction – 76 through 150	\$0.25 per item
Transaction – 151 and above	\$0.40 per item
Wire – Outgoing Domestic throughout USA	\$20.00 per wire
Wire – International	\$45.00 per wire