

Important Notice

Notice is provided as of July 1, 2018 that your credit union membership 'par share value' is being increased, effective on the date noted, from \$5.00 to \$20.00 per member. The credit union will provide six months from this effective date (until April 1, 2019) for members to replenish, if necessary, their membership par share.

Further notice is provided that the enclosed Fee Schedule shall become effective on the date noted and that it replaces any Fee Schedules you received upon account opening and/or at any subsequent time. Please retain this copy for your records.

Fee Schedule

Effective October 1, 2018

Current as of this date. Refer to the credit union's website at HFDFCU.org for the most recent Fee Schedule.

Credit Union Membership Par Value Share

Held Per Member \$20.00

The value of your equal share of credit union member ownership. May be accepted in installments over six months from time of membership confirmation.

Electronic Services

ACCESS SERVICES

E-Statement & E-Documents Free
RescueNet Internet & Mobile App Free
CO-OP Shared Branch Free

Shared Branch Outlets may assess fees for transactions not involving withdrawals, deposits, or loan payments.

RESCUENET BILL PAYER

RescueNet Bill Payer Access Free
Standard Payment, Per Item Free
Overnight Payment, Per Item \$12.45
Same Day Payment, Per Item \$7.95

POPMONEY TRANSFER

PopMoney Transfer Access Free
Send or Receive Funds, Per Transfer
TRANSFER AMOUNT STANDARD NEXT DAY
\$1.00 to \$249.99 \$0.50 \$0.85
\$250.00 to \$999.99 \$0.75 \$1.00
\$1,000 or Higher \$1.50 \$2.00
E-Greeting \$0.25
Stop Payment, If Available \$25.00

'Standard' send & receive is up to 3-day delivery; 'Next Day' available only for sending funds.

Notary Services

BY APPOINTMENT ONLY

Members Free
Non-Members, Per Document \$20.00

Teller Check

Payable to Account Owner Free
Payable to Third Party, Per Check \$5.00

RescuePlus Debit MasterCard® and RescueCard ATM Card

FOR EACH CARD TYPE UNLESS NOTED

Annual Fee, Debit MasterCard® Free
Annual Fee, ATM Card \$20.00
Custom Image, Debit MasterCard® \$2.50
Card Replacement \$20.00
Rush/Priority, Plus Postage \$25.00
Outside Network ATM Use \$5.00

Individual ATM operators may charge additional unrelated fees.

FOREIGN TRANSACTIONS

MasterCard® Foreign Transactions (Outside US) 0.80%

For transactions initiated in a foreign country; Surcharge in US Dollars after conversion.

MasterCard® Foreign Currency Transactions 0.20%

For transactions initiated anywhere using a currency other than US Dollars; Surcharge in US Dollars after conversion.

Stop Payment

PER ITEM; STOP PAYMENT MAY NOT BE AVAILABLE FOR ALL ITEMS

Requested/Processed In-Branch \$40.00
Processed via RescueNet \$10.00
Processed via Bill Payer \$25.00
Processed via PopMoney \$25.00

Returned Items

PER ITEM

Returned Item Paid or Unpaid \$40.00

Includes checks, deposits, electronic transactions, and/or other items presented for payment to or processed by the credit union.

Individual Retirement Account (IRA)

IRA Withdrawal Paid to Member \$40.00
IRA Transfer to Another Institution \$50.00
Non-Member Beneficiary Process None

Wire Transfers

INTERNATIONAL OUTGOING WIRES NOT AVAILABLE.

Outgoing Wire, Per Wire \$50.00
Incoming Wire, Per Wire (Domestic or International) \$25.00

Loan Services

Duplicate Title, Per Request \$25.00
Real Estate Loan Pay-Off Request or Release \$100.00

Visa® Credit Card

FOR COMPLETE INFORMATION, REFER TO VISA® APPLICATION AND SOLICITATION DISCLOSURE

Annual Fee None
Foreign Transaction Fee None

Account Services & Maintenance

FOR COMPLETE INFORMATION, REFER TO TRUTH IN SAVINGS DISCLOSURE

MONTHLY SERVICE FEE

Savings Account None
Certificate Account None
IRA None
Holiday Club Savings and 911 Savings Account None
Super Share Account None
Standard Checking (S8, S9)* \$1.00
Enhanced Checking (S10 & E-Checking)* \$2.50

Waived for firefighters' households (active and retired).

ACCOUNT ACTIVITY

Early Closure, Per Account \$50.00
Closed within six months of opening.

Below Minimum Balance, Per Month Per Account \$5.00

Inactive Account, Per Month Per Account \$5.00
After two years of inactivity.

ACCOUNT HISTORY & RESEARCH

Account Research, Per Hour \$50.00
Account Reconciliation, Per Hour \$60.00
Bad Address, Per Item Returned \$10.00
Escheat Action, Per Action \$100.00
Legal Action, Per Request \$100.00

Could include levy, garnishment, subpoena, or other actions.

Legal Review, Per Request Quoted
Copy of Receipt, Check, or Other Item, Per Copy \$20.00
Statement Copy, Per Copy \$20.00

- END -

Honolulu Fire Department Federal Credit Union

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Federally insured by NCUA