

Hawaiian Financial Federal Credit Union's AnyTime Teller, voice response system, offers members the capability to access their account(s) at the credit union through a touch tone telephone. The following terms and conditions stated in this agreement/disclosure statement provides you with information, your rights and responsibilities. By using this service with your personal identification number (PIN) described within or authorizing another to use this service or such number, you agree to these terms and conditions.

1. AVAILABLE SERVICES

The voice response allows you to:

- A. Make balance inquiries to your share and loan accounts.
- B. Make inquiries as to your last five (5) deposits and last five (5) share drafts cleared.
- C. Transfer funds from share to share draft, share draft to share and share to loans (within the same account number).
- D. Share withdrawals to check. (Checks are cut payable to the first name on the member's account and mailed to the address on the account. The check will be mailed out during regular business days only.)
- E. Obtain dividends and interest information.

2. PERSONAL IDENTIFICATION NUMBER (PIN)

A four digit PIN must be used each time you request services through our voice response system. To protect the privacy of your accounts, you will have the only record of this number. To reset or obtain a PIN, please contact the Credit Union.

You also agree not to disclose or otherwise make your PIN available to anyone not authorized to sign on your account. If you do, you are solely responsible for the transactions, and the credit union has no liability.

3. LIMITATIONS

- A. You are limited to six (6) electronic and/or telephone teller transfers per calendar month from your share and loan accounts. You may not exceed your available funds on your accounts when making transfers or withdrawals.
- B. Share draft inquiries are limited to share drafts cleared in the last three (3) months. **Please limit your inquiries to no more than ten (10) share drafts per day.**
- C. Deposit inquiries are limited to the amount deposited and date.

4. STATEMENT

Transfers and withdrawals requested through the voice response system will be recorded on your statement and identified as audio response.

5. NOTIFICATION OF UNAUTHORIZED TRANSFERS OR ERRORS

In case of errors or questions or if you believe that someone has transferred or may transfer money from your account without your permission, call **(808) 832-8700** during normal business hours or write to the following address:

**Hawaiian Financial FCU
1138 North King Street
Honolulu, Hawaii 96817**

**Monday - Thursday
8:30 AM to 4:00 PM
(excluding holidays)
Friday
8:30 AM to 6:00 PM**

Tell us AT ONCE if you believe your PIN has been lost or stolen. Telephoning us is the best way of keeping your

possible losses down. If you come into our office and sign an affidavit of a lost/stolen PIN within two (2) business days, you can lose no more than \$50 if someone uses your PIN without your permission.

If you do NOT notify us within two (2) business days after you learn of the loss or theft of your PIN, and someone should use your PIN without your permission, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us AT ONCE. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason kept you from notifying us, we will extend the time period for reporting the error.

6. INFORMATION TO THIRD PARTIES

We will furnish information to third parties about your account(s) or any electronically initiated transactions only in the following circumstances:

- A. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- B. Where it is necessary for completing transfers; or
- C. In order to comply with a government agency, a court order, or other legal process; or
- D. You give us written permission.

7. CREDIT UNION LIABILITY

The Credit Union shall be liable to the member for all losses and damages caused by:

- A. Failure to make an electronic transfer in accordance with your authorization in the correct amount, or in a timely manner, except where:
 - 1. The member's account has insufficient funds to complete the transfer;
 - 2. The funds are subject to legal process or other encumbrances restricting such transfer;
 - 3. Such transfer would exceed an established credit limit;
 - 4. Circumstances beyond our control (such as flood, fire, computer breakdown, or changes in our operation as required by law) prevent the transfer, despite reasonable precautions we have taken;
 - 5. A technical malfunction which was known to the member at the time a preauthorized transfer was scheduled to occur prevents the transfer.
 - 6. This Agreement is terminated.
- B. Failure to make a transfer due to insufficient funds when we failed to credit, in accordance with the terms and conditions of an account, a deposit to a member's account which would have provided sufficient funds to make the transfer.
- C. Failure which was not intentional and which resulted from a bona fide error. The credit union shall be liable for actual damages proved.

8. DENIAL OR TERMINATION OF AGREEMENT

You agree that we may deny, or terminate this agreement and your use of the Voice Response System if:

- A. The member subsequently begins to write share drafts when there is insufficient funds to cover the drafts.

- B. The member has his or her share draft account closed for cause.
- C. Member's loan goes delinquent or he or she has a loan charged off.
- D. The member has any outstanding fees or charges which are owed to the Credit Union.
- E. The member's share balance falls below the required minimum par value.
- F. The member closes his or her account with us.
- G. We receive a tax lien or the account receives a garnishee summons.
- H. We are notified that the member is deceased.

You or any other party to your account can terminate this Agreement by notifying us in writing. Termination will be effective the first business day following receipt of your written notice. Termination of this agreement will not affect the rights and responsibilities of the parties under this agreement for transactions initiated before termination.

9. OTHER

- A. All notices from us will be effective when we have mailed them or delivered them to the last known address in the Credit Union records. Notices from you will be effective when received by the Credit Union at the address specified in the Agreement.
- B. We reserve the right to change the terms and conditions in this disclosure upon which this service is offered. We will give reasonable notice of any change before the change is initiated.
- C. Use of this service is subject to existing regulations governing our accounts and any future changes to those regulations.

10. COLLECTION EXPENSES

If we ever have to file a lawsuit to collect what you owe us, you will have to pay our reasonable expenses, including attorney's fees.

Accessing AnyTime Teller

1. Dial 1-877-283-4897 on a touch tone phone. To access your account, Press 1
2. Enter your account number followed by the # sign.
3. Enter your four digit Personal Identification Number (PIN) followed by the # sign.
4. Use the following codes to make transactions:

Transaction Codes

PRESS **[1]** FOR CHECKING

- Deposit Information.....Press [1]**
 - Last Deposit.....Press [1]
 - Last 5 Deposits.....Press [2]
 - ACH/Payroll Deposits.....Press [3]
- Account Activity.....Press [2]**
 - Last 5 Withdrawals.....Press [1]
 - Last 5 Transactions.....Press [2]
 - Last 5 Checks Cleared.....Press [3]
 - Specific Check Clear.....Press [4]
 - Electronic Trans.....Press [5]
 - POS Transactions.....Press [1]
 - ATM Transactions.....Press [2]
 - ACH Transactions.....Press [5]
 - YTD Dividends.....Press [6]
 - Prior YTD Dividends.....Press [7]
- YTD Dividends.....Press [3]**
- Prior YTD Dividends.....Press [4]**
- End this session.....Press [8]**

- Return to Previous Menu.....Press [9]**
- Return to Main Menu.....Press [0]**
- To hear your choices again.....Press [*]**

PRESS **[2]** FOR SAVINGS

- Enter your Suffix Number.....[0] Regular Share**
(Please refer to your Statement for suffix numbers)
 - [1] Christmas Share**
 - [2] Traditional IRA**
 - [4] VIP Share**
 - [5] Roth Share**
- Deposit Information.....Press [1]**
 - Last 5 Deposits.....Press [1]
 - ACH and Payroll Deposits.....Press [2]
- Account Activity.....Press [2]**
 - Last Five Withdrawals.....Press [1]
 - Last Five Transactions.....Press [2]
 - ATM Transactions.....Press [3]
 - YTD Dividends.....Press [4]
 - Prior YTD Dividends.....Press [5]
- YTD Dividends.....Press [3]**
- Prior YTD Dividends.....Press [4]**
- End this Session.....Press [8]**
- Return to the Previous Menu.....Press [9]**
- To hear your choices again.....Press [*]**

PRESS **[3]** FOR TRANSFERS & WITHDRAWALS

- Transfers.....Press [1]**
 - Share to Share.....Press [1]
 - Share to Loan.....Press [2]
- Withdrawal by Check.....Press [2]**
 - Withdraw by Check from Share Account.....Press [1]
- End this session.....Press [8]**
- Return to Previous Menu.....Press [9]**
- Return to Main Menu.....Press [0]**
- To hear your choices again.....Press [*]**

PRESS **[4]** FOR LOANS

- Loan Inquiries.....Press [1]**
 - Balance and Amount Available.....Press [1]
 - Payment Information.....Press [2]
 - YTD Finance Charge.....Press [3]
 - Last Five Transactions.....Press [4]
- Loan Payoff Inquiries.....Press [2]**
 - Loan Payoff Inquiry.....Press [1]
- End this session.....Press [8]**
- Return to Previous Menu.....Press [9]**
- Return to Main Menu.....Press [0]**
- To hear your choices again.....Press [*]**

PRESS **[5]** FOR CERTIFICATES

- Balance.....Press [1]**
- Dividend Rate & Maturity Date.....Press [2]**
- Last Five Deposits.....Press [3]**
- YTD Dividends.....Press [4]**
- Prior YTD Dividends.....Press [5]**
- End this session.....Press [8]**
- Return to Previous Menu.....Press [9]**
- Return to Main Menu.....Press [0]**
- To hear your choices again.....Press [*]**

PRESS **[6]** TO CHANGE YOUR PIN

Follow the prompts as instructed

PRESS **[7]** TO END THIS SESSION

PRESS **[8]** TO RETURN TO THE PREVIOUS MENU

PRESS **[*]** TO HEAR YOUR CHOICES AGAIN