



Welcome

New Member Packet

Kamehameha Federal Credit Union

December 2023

Dear KFCU Member:

On December 1, 2023 Kamehameha Federal Credit Union (KFCU) officially merged with Hawaiian Financial Federal Credit Union (HIFICU). Over these past several months and the coming months, we will work diligently to make the merger with HIFICU as smooth a transition as possible. There will be a few changes, such as account numbers and procedures, but we are confident that these changes will be beneficial to everyone.

On February 2, 2024 you will be able to transact at any HIFICU location. The KFCU office located at Kamehemeha shopping center will no longer be open for transactions. You will be able to complete your transactions at any of the other 9 Oahu locations or at the King Street location conveniently located 1.5 miles away in Kalihi. To learn more about the other convenient locations, refer to our branches listed on page 31.

You can also continue to use the handy Shared Branching network to conduct transactions. Shared Branching is a convenient service where 70+ Hawaii participating credit unions and over 5,600 throughout the country, allow members to conduct basic transactions at their outlets. To familiarize yourself with the service please refer to page 11 for branches and available transactions. Please remember, you will need to know your account number and have a valid ID in order to perform transactions at another credit union in the Shared Branching network.

Also, starting February 2nd, you may also sign up for online banking to conduct your credit union business at any time. Please visit [HIFICU.com](https://www.hificu.com) to sign up as a new user. Please note you will need to use your new account number and use the social security number from the member listed first (primary) on your account.

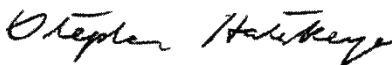
Here are some important HIFICU numbers for your reference:

Main Branch	(808) 832-8700	Lost or Stolen MasterCard Debit Card	(833) 933-1651
Audio Response	(800) 442-1739	Lost or Stolen VISA Credit Card	(866) 604-0381
Loan Department	(808) 832-8740	Merger Hotline	(808) 842-9660

Just another reminder: Your KFCU share drafts and debit cards should be destroyed on February 2, 2024. If you use these services, HIFICU will send out replacements in the middle of January.

KFCU employees have been working diligently to ensure a smooth transition. They can now concentrate on learning the new processes involved in serving you as they join the HIFICU ohana. We appreciate your caring concern for us when you first learned of the merger. Now, we look forward to your continued support as we help to build a brighter future for all our members. If you have any concerns or difficulty with the conversion, please reach out to us on the Merger Hotline (808) 842-9660 or email info@hificu.com for assistance.

With warmest aloha,



Stephen Hatakeyama
President
Kamehameha Federal Credit Union

TABLE OF CONTENTS

FREQUENTLY ASKED QUESTIONS.....2

REQUEST TO CHANGE DIRECT DEPOSIT.....4

REQUEST TO CHANGE AUTOPAY.....5

AUTO PAYMENT & DEPOSIT CHECKLIST.....6

MEMBERSHIP BENEFITS.....7

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES.....8

HOME BRANCHING.....9

MY MOBILE.....10

SHARED BRANCHING.....11

COURTESY OVERDRAFT PROGRAM.....14

FUNDS AVAILABILITY.....17

ELECTRONIC FUND TRANSFER.....18

MEMBERSHIP AND ACCOUNT AGREEMENT.....21

PRIVACY STATEMENT.....27

ONLINE PRIVACY STATEMENT.....28

RATE AND FEE SCHEDULE.....29

AUDIO RESPONSE.....30

BRANCH AND CONTACT INFO.....31

FREQUENTLY ASKED QUESTIONS

ABOUT THE KAMEHAMEHA FCU MERGER AND HAWAIIAN FINANCIAL FCU

Who is Hawaiian Financial Federal Credit Union?

Hawaiian Financial Federal Credit Union (HIFICU) has been providing financial products and services to its members for over 85 years. HIFICU formed in 1936 as Mutelco Oahu Employees Federal Credit Union to serve the needs of phone company employees. As the phone company name changed, so too did the Credit Union's name, eventually becoming Hawaiian Tel Employees Federal Credit Union. In 1999, the Board of Directors approved changing the Credit Union's charter to allow everyone who lives, works, worships or goes to school on Oahu (and their immediate families) to become members. In April 2020, the Board of Directors expanded the charter to serve the community of Maui County. In 2018, the Board of Directors approved a name change to Hawaiian Financial Federal Credit Union to better represent our field of membership. Today, HIFICU is the largest community-based Credit Union.

Where is HIFICU located?

Our main office is located at 1138 North King Street, Honolulu, HI 96817. We have several branch locations throughout the island of Oahu and a branch on Maui (see page 31).

What are your hours?

Our operating hours vary by location. Please refer to page 31.

What type of identification will I need when I visit HIFICU's branches?

Please bring a current (unexpired) Hawaii driver's license when you come in to any HIFICU's branch to verify your identity. Other acceptable forms of identification are United States Passports, Military identification or Government issued ID, provided all are current and unexpired.

Will the Kamehameha Credit Union (KFCU) office remain open?

The KFCU branch located at Kamehameha Shopping Center will close. After January 31st, you will not

be able to conduct transactions at the branch. KFCU staff may continue to work at the location for a nominal time to finalize the merger but no account transactions can be performed. Please refer to page 31 for a convenient location to transact with us.

When is the conversion date?

The official merger date was December 1, 2023. The official data conversion of member records will be February 2, 2024.

When will I be able to access all of HIFICU's member services?

Beginning on Friday, February 2, 2024, you will be able to enjoy all of HIFICU's member benefits. This will allow you to conduct your transactions at our office and to use Home Branching (internet banking), MyMobile (mobile banking) and all other HIFICU services.

What will happen to my KFCU account and member number?

Your KFCU account number will be converted to a 6 digit number starting with a 6. If your KFCU account number was 123 your new account number will be 600123. If your KFCU account number was 1234 your new account number will be 601234. If your KFCU account number was 12345 your new account number will be 612345.

Current #	New Account#
12	6000 <u>12</u>
123	6001 <u>23</u>
1234	6012 <u>34</u>
12345	6123 <u>45</u>

If your account is already 6 digits or more, your account number will remain the same.

What will happen to my checking account?

All checking accounts will be brought over to HIFICU with a new account number. See last question/answer for account number format. All KFCU checking account members will get their new checks in January and it can be used starting February 2, 2024.

Where else can I do transactions?

HIFICU is a charter member of Hawaii's local Shared Branching Network. Hawaii has 95 shared member branches and over 5,600 branches nationwide. International branches are available in Belgium, Germany, Guam, Italy, Netherlands, Puerto Rico, Japan and United Kingdom. Please refer to page 11 for satellite locations, available transactions and procedures.

What will be the last day I can use my KFCU checks?

The last day you can use your KFCU check is January 31, 2024. All old KFCU checks should be destroyed and will no longer be honored if written after January 31, 2024.

What ATMs can I use?

Members can use their Debit Card at any HIFICU or Bank of Hawaii ATMs ten (10) times per month with no transaction fee. These ATMs do not have a surcharge fee. \$1.00 per transaction fee for over 10 transactions.

What will happen to my Debit Card?

All KFCU members who have a Debit Card will be reissued a card in January 2024 and it can be used starting February 2, 2024. All old KFCU Debit Cards should be destroyed and will no longer be valid. For any recurring payments using your Debit card please work with the vendor to set up your payment with the new card number.

When will be the last day I can use my KFCU Debit Card?

KFCU Debit Cards will be available in a **LIMITED CAPACITY** during the data merge process. The data merge process will start 10:00am, Wednesday, January 31 through 4:00am, Friday, February 2, 2024. To ensure you are covered during that time period, please make other financial arrangements to bridge the time until you can activate your HIFICU Debit Card on February 2, 2024.

FAQ Continued

ABOUT THE KAMEHAMEHA FCU MERGER AND HAWAIIAN FINANCIAL FCU

What will happen to my direct deposit? We will need your assistance to ensure that your direct deposit or payroll distributions continue without interruption. Since your account number is changing and HIFICU's routing number is different, you will need to inform your payroll or funding institution of the changes.

Provide the funding institution your account number, HIFICU Routing Number: **321379070** and indicate if you want your funds deposited to your checking or savings account.

See page 4-6 for forms to assist you with making sure your deposits and payments continue.

Will my accounts continue to be insured?

Yes, your accounts will remain safe and sound just as they always have been. Your deposits are federally insured through the National Credit Union Share Insurance Fund (NCUSIF), a U.S. Government Agency, up to \$250,000. For members with balances in excess of \$250,000, several options are available for additional share insurance coverage that we can assist with. Contact us for more details.

What will happen to my Christmas Savings Account? Your Christmas Savings Account will continue at HIFICU. At the end of October, all Christmas Savings distributions will be transferred to your main share.

What if I need to apply for a new loan?

All new loan requests will be processed at HIFICU's centralized lending center located at King Street. To apply, please call us at (808) 832-8740, visit any of our branches or see our website at www.hificu.com.

What will happen to my existing KFCU loan?

Existing KFCU loans will continue to function as-is and your KFCU loan rate

and monthly payments will remain the same as we transition your loans to our system. If you currently have automatic payments for your loans, your payment date and payment amount will remain the same. However, please verify that your automatic payments are still being processed.

What will happen to my Personal Line of Credit? Your Personal Line of Credit will continue and you will be able to access it as you've been doing so. Effective February 2, 2024, your interest rate will decrease from 12.75%^{APR} to 11.90%^{APR}.

APR=Annual Percentage Rate

How can I access my account online?

All KFCU members will be able to access online and mobile banking starting February 2, 2024. Visit hificu.com and register for online banking with your new account number and credentials of the primary account holder.

Will I have account access by phone?

Starting February 2, 2024 you will be able to use HIFICU's Automated Telephone Teller. Call 1-800-442-1739, using your account number and the primary account holder's (member listed first on your account) last 4 digits of their social security number.

What will happen to my Credit Life Insurance and/or Credit Disability Insurance?

Credit Disability Insurance will continue with HIFICU. A separate mailer was sent to all affected members that discusses the coverage and rates for KFCU loans with Credit Life Insurance and/or Credit Disability Insurance. For additional information call the Loan Department at (808) 832-8740.

How will this affect my existing ACH automatic payments and direct deposits?

HIFICU is working closely with KFCU for a smooth transition. If you are unsure about your payments or deposits, please contact us.

What if I have Social Security direct deposits?

Please reach out to the Social Security office to change your account number. Please be sure to have your Social Security Number, New Account Number and HIFICU's Routing Number: **321379070**. You can visit <https://www.ssa.gov/> and log into *My Social Security* account or call 1-800-772-1213.

How will this affect my statements?

Your statements will continue to be printed and mailed without interruption.

Monthly and Quarterly statements will only reflect your deposit accounts. A separate monthly loan billing statement will be sent reflecting your payment amount, due date and transaction detail.

What if I want eStatements?

eStatements are available and you can sign up for it via our HomeBranching online banking platform. Please note that only eStatement subscribers can view their statements online.

What if I already am a HIFICU member?

Once the conversion is complete on February 2, 2024, you will have the option to transfer the accounts and balances to a single account or maintain both accounts.

What fees does HIFICU charge?

In this booklet, you will find HIFICU's Rate and Fee Schedule, Truth-In-Savings Disclosure, and Privacy Statement. Please see the Table of Contents for their page location.

Who do I contact with questions?

We're here to answer your questions. Call the merger hotline at (808) 842-9660 or email us at info@hificu.com.

REQUEST TO CHANGE DIRECT DEPOSIT

USE THE FOLLOWING TO CHANGE YOUR DIRECT DEPOSIT TO BE EFFECTIVE 2/2/2024

Company Name

Company Address

Company City, State, Zip

RE: Switching My Direct Deposit to a New Account

My bank, Kamehameha Federal Credit Union recently merged with Hawaiian Financial Federal Credit Union and I would like to update my direct deposit(s). Please discontinue my current deposit(s) and begin making direct deposit(s) into my new account at Hawaiian Financial Federal Credit Union.

Please send me information indicating when this change for direct deposit takes effect.

Thank you for your help and cooperation.

Sincerely,

Authorized Signature

Date

Direct Deposit Change Information

Name: _____ Phone: _____

Address: _____

Amount Debited (Payment Amount): _____ Date of Payment: _____

<u>Kamehameha FCU</u>	<u>321379261</u>	_____	_____
<i>Old Bank Name</i>	<i>Routing Number</i>	<i>Account Number</i>	<i>Amount Deposited (\$ or %)</i>

<u>HAWAIIAN FINANCIAL FCU</u>	<u>321379070</u>	_____	_____
<i>New Bank Name</i>	<i>Routing Number</i>	<i>Account Number</i>	<i>Amount Deposited (\$ or %)</i>

REQUEST TO CHANGE AUTO PAY

USE THE FOLLOWING TO CHANGE AUTOMATIC PAYMENTS TO BE EFFECTIVE 2/2/2024

Company Name

Company Address

Company City, State, Zip

RE: Changing My Automatic Payment

My bank, Kamehameha Federal Credit Union recently merged with Hawaiian Financial Federal Credit Union and I would like to have my automatic payment changed to my new account.

Please discontinue debiting my account and begin making automatic withdrawals from my new HAWAIIAN FINANCIAL FEDERAL CREDIT UNION account.

Thank you for your help and cooperation.

Sincerely,

Authorized Signature

Date

Automatic Payment Information

Name: _____ Phone: _____

Address: _____

Amount Debited (Payment Amount): _____ Date of Payment: _____

Kamehameha FCU

Old Bank Name

321379261

Routing Number

Account Number

HAWAIIAN FINANCIAL FCU

New Bank Name

321379070

Routing Number

Account Number

AUTO PAYMENT & DEPOSIT CHECKLIST

CHECKLIST TO MAKE SURE YOU INFORMED EVERYONE EFFECTIVE FEBRUARY 2, 2024

Hawaiian Financial Federal Credit Union

Routing#: 321379070

ACCOUNT # _____

DIRECT DEPOSITS

Employer (1) Completed ☐

Name: _____

Address: _____

Email/URL: _____

Phone Number: _____

Employer (2) Completed ☐

Name: _____

Address: _____

Email/URL: _____

Phone Number: _____

Social Security Completed ☐

Name: _____

Address: _____

Email/URL: _____

Phone Number: 1-800-772-1213

Other Benefits Completed ☐

Name: _____

Address: _____

Email/URL: _____

Phone Number: _____

List all depositors you need to notify and use the checklist to remind you to notify them. Depositors is anyone making a deposit into your account such as your employer or Social Security.

AUTOMATIC PAYMENTS

Payee Completed ☐

Name: _____

Address: _____

Email/URL: _____

Phone Number: _____

Account#: _____

Payee Completed ☐

Name: _____

Address: _____

Email/URL: _____

Phone Number: _____

Account#: _____

Payee Completed ☐

Name: _____

Address: _____

Email/URL: _____

Phone Number: _____

Account#: _____

Payee Completed ☐

Name: _____

Address: _____

Email/URL: _____

Phone Number: _____

Account#: _____

List all payees you have automatic payments set up and use the checklist to remind you to notify them. Use for accounts you have set up auto pay such as your utility bills, gym membership and streaming services like Netflix or Amazon.

MEMBERSHIP BENEFITS

APPLICATION FOR MEMBERSHIP • SAVINGS • CHECKING • CERTIFICATES • LOANS

Savings Products

Savings Accounts

- **Share (savings) Accounts**
Basic savings that earns competitive dividends.
- **VIP Money Market**
Tiered savings designed to earn higher dividends for higher balances.
- **Christmas Savings**
Seasonal savings account to help with the holiday expenses.
- **Advantage Accounts**
Savings and Checking options designed for young adults.
- **Kids Club**
Savings account designed for newborns - 12 years of age with fun activities & earned merchandise.
- **Custodial (UTTMA) Accounts**
Accounts for monies for the sole use of a minor.

IRAs

- **Traditional IRAs**
Designed to provide you money for the future. Qualified distributions include: first home purchases up to \$10,000 and qualified higher education costs.
- **Roth IRAs**
Designed to help individuals save for their first home, higher education and other qualified distribution reasons.
- **Coverdell IRAs**
Designed for higher education needs. Qualified distributions include: tuition, books, supplies, equipment or fees.

All IRA products available as Share Accounts or Share Certificates.

Certificates

- **Share Certificates**
High yielding share certificates with terms up to 60 months.

Checking Accounts

- **Preferred Checking Accounts**
Checking that earns dividends. No minimum balance, no service fees, and free HIFICU custom checks with a minimum direct deposit of \$200 per pay period, an average daily balance of \$400 per month, age 55+, or \$50,000+ on deposit at the Credit Union.
- **Value Checking**
Basic checking. No minimum balance, no service fees and first box of HIFICU custom checks free.
- **Advantage Checking**
Checking designed for young adults age 18-22. No minimum balance, no service fees, and free HIFICU custom check orders.

Loan Products

Loans

- **New & Used Auto Loans**
Get the same competitive rates for both used and new car purchases.
- **Personal or Consolidation Loans**
Use your personal loan to take a vacation or buy the computer you want. Get a consolidation loan and make one easy monthly loan payment.
- **Secured Loans**
Available as Share or Certificate secured loans.
- **Mortgage Loans**
First and Second mortgages at Fixed and Adjustable Rates.

Lines of Credit

- **Home Equity Credit Line**
Let your home's equity help you achieve your long-term financial goals.

Line of Credit

Be prepared for unexpected expenses with a line of credit at your fingertips.

Visa Credit Cards

- **Visa Platinum**
Our highest credit line and lowest interest rate.
- **Visa Gold**
Higher credit line with a competitive interest rate.
- **Visa Classic**
Three programs to fit your needs: Visa Classic, Student Classic & Shared Secured.
- **CU Rewards**
Earn premium merchandise or travel awards on any airline with your HIFICU Visa Card.

Member Benefits

Convenience

- **Direct Deposit & Payroll Deduction** - No more waiting in line to deposit on paydays!
- **Home Branching & Bill Payer**
Bank online 24 hours a day at www.hificu.com.
- **Audio Response** - 24/7 Voice Response System. Transact at your convenience, 24/7.
- **ShareCard** - Access your Share and Share Draft accounts at HIFICU and Bank of Hawaii ATMs or ATMs with Maestro or Cirrus logos.
- **CheckCard Debit Card** - It's an ATM Card and Checkbook all in one.
- **Shared Branching & Correspondent Credit Union** - Transact at select guest credit unions.
- **Website:** www.hificu.com
- **King Street Drive-Thru Teller**

- **Mobile Banking** - Pay bills, check balances, transfer funds from your smartphone.
- **Remote Deposit Capture** - Make deposits from your phone.

Services

- **Toll-free number**
- **Free Notary Service**
- **Free Signature Guarantee**
- **Workplace Servicing**
- **Belonging** - Member newsletter

- **Safe Deposit Boxes**
- **Low Cost Money Orders**
- **Postage Stamps**
- **Consolidated Movie Tickets**
- **Foreign Currency Exchange**
- **Email Subscription**-receive email updates on promotions and events

Primary Field of Membership

The Field of Membership shall be limited to those having the following common bond:

- 1) Persons who live, work in, or go to school in and business and other legal entities located on the Island of Oahu or Maui County;
- 2) Others living in the same household under the same roof;
- 3) Members of their immediate families, including foster & adopted children;
- 4) Organizations of such persons.

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

1. Rate Information

The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Regular Share (S), Christmas (SC), Kids Club (KIDS), Advantage Savings (ADV), Regular IRA (SI), Money Market (SM), and Preferred Checking (SD) accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Money Market (SM) account is a Tiered Rate Account. If your account has a balance of \$5.00 but less than \$5,000, you will earn the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate & Fee Schedule. If your balance is \$5,000 but less than \$50,000, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your balance is \$50,000 but less than \$100,000, the third Dividend Rate and Annual Percentage Yield will apply. If your balance is \$100,000+, the fourth Dividend Rate and Annual Percentage Yield will apply. Once a particular balance range is met on a tiered rate account, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the entire balance of that account.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

3. Dividend Compounding and Crediting

The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate & Fee Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

For all accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

5. Balance Information

The minimum balance requirements applicable to each account are set forth in the Rate & Fee Schedule. For Regular Share (S), Preferred Checking (SD), and Money Market Savings (SM) accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met, there will be a service fee as set forth on the reverse side. For Regular Share (S), Christmas (SC), Kids Club (KIDS), Advantage Savings (ADV), Regular IRA (SI), and Preferred Checking (SD) accounts, there is a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. For Money Market (SM) accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage

Yield. For Regular Share (S), Christmas (SC), Regular IRA (SI), Kids Club (KIDS), Advantage Savings (ADV), and Preferred Checking (SD) accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period. For Money Market (SM) accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day. For Advantage Checking (SDA) and Value Checking (SDF) accounts, there are no balance requirements and no dividends earned.

6. Account Limitations

For Regular Share (S), Christmas (SC), Kids Club (KIDS), Advantage Savings (ADV), Regular IRA (SI), and Money Market (SM) accounts, no more than six (6) preauthorized, automatic, internet banking, or ephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Preferred Checking (SD), Value Checking (SDF), and Advantage Checking (SDA) accounts, no account limitations apply.

HOME BRANCHING

24/7 ACCESS TO YOUR ACCOUNTS, RIGHT AT YOUR FINGERTIPS

Hawaiian Financial Federal Credit Union's (HIFICU) **HomeBranching** service is your personal key to having your finances at your fingertips.

Convenience

Forget the standard hours of operation, weekends or holidays. With **HomeBranching** you will have access to your accounts 24/7. At home, at the office, on vacation or anywhere you are, you'll have access to your accounts.

HomeBranching & Bill Payer Features

- Check your account balances
- Check on transaction details
- Reconcile your checking account
- Share Draft inquiries
- Pay Bills from your share draft
- Download your account information in to Quicken or Microsoft Money
- Transfer funds between subshares including HIFICU loans
- The latest in security technology

Getting Started

Go to www.hificu.com. On the right hand side, under the Online Banking tab - click **First Time User**.

First time users, click on '**First Time User**' and follow the on-screen prompts to self-enroll. You must enter the social security number of the person listed **first** on your account.

Online Banking VISA Account

Home Branching

Username

Password **Sign In**

Existing users do NOT re-enroll **Contact us**

First Time User? Forgot Password?

You will then see the TERMS AND CONDITIONS, which you must agree to before you can proceed.

Set up your Security Questions and answers

Be sure your answers are at least 5 characters long, and something you will easily remember. For example, don't choose "What's your favorite movie?" as a security question if you have more than one favorite movie. You may get the answer wrong on a future sign-in attempt.

HAWAIIAN FINANCIAL FEDERAL CREDIT UNION ACCOUNT ACCESS AGREEMENT AND DISCLOSURE STATEMENT

This Agreement establishes the rules that cover your electronic access to your account(s) at Hawaiian Financial Federal Credit Union through the online banking system ("the system"). This access may occur by personal computer, mobile device, or electronic means that provide access to the internet. You will be bound by this Agreement when you enroll in online banking. You also accept all the terms and conditions of this Agreement by using the online banking system. Please read it carefully and retain for your records.

☒ I have read and accept the terms and conditions.

CONTINUE **cancel**

Phone Number

Set up a phone number for multi-factor identity verification. This is to help establish an extra layer of security when using online banking. Enter the phone number you would like to use, and whether you want to receive texts or calls to this phone. Note: This phone number must be on file with the credit union. If not, please contact us to put it onto your account.

When creating your phone nickname do not use punctuation.

Click **SAVE** and you're done.

Set Up Phone For Identity Verification

Receiving verification codes on your phone provides additional security when making large transactions or changing personal information.

To start using online banking you must set up a phone for identity verification. Contact Member Services at 832-8700.

Phone: *+ 1-808-000-0000

Phone Nickname:

Notification:

☒ Receive a text message

☐ Receive a call

SAVE **cancel**

Access Accounts

Home Page

Your Home Page will display all your accounts.

Accounts Transfers Payment Bills MyFinancial

Welcome, JOE Q. ALOHA Your last login was 4/2/2021 3:37 PM EDT.

Accounts

Checking And Savings

Account Name	Statement Date	Available Balance	Current Balance
CHRISTMAS CLUB *000=25	---	\$500.27	\$500.27
REGULAR SHARE *000=01	---	\$1,249.22	\$1,254.22
SHARE DRAFT *000000	---	\$4,593.02	\$4,593.02
Total		\$6,342.51	\$6,347.51

Account Details

On the Home Page, click the account you would like to view and that will bring up the Accounts Details Screen. On this screen you will be able to transfer money, create alerts, check your balances and review eStatements.

Account Details

REGULAR SHARE *000=01

\$1,249.22
Available Balance

Hawaiian Financial
Federal Credit Union

Transfer Money

Create Alert

Account Information

Online Statements

Export Transactions

For additional tutorial assistance visit <https://www.hificu.com/services/financial-services/financial-tutorials> or scan this code:



MYMOBILE

ACCESS YOUR ACCOUNTS FROM YOUR SMARTPHONE

What is MyMobile?

MyMobile is the ultimate on-demand service. Now you can access your account information from any mobile phone with text messaging, mobile web access or through a downloadable App. Message and data rates may apply.

Imagine the convenience of viewing your account balances from your mobile device. Or viewing recent transactions. How about transferring funds between accounts, anytime, anywhere?

It also delivers the information you need, when you need it. Such as account alerts that send important text messages to your phone.

You can even pay your bills from anywhere with our new mobile bill pay service, available to our online bill pay subscribers.

Safe and Secure

MyMobile delivers the highest level of security, thanks to multiple layers of authentication. A personal password and phone activation code helps to ensure your information is fully protected.

Getting Started with MyMobile

You must be signed up for HOME BRANCHING before you can use mobile banking.

The quickest way to get started with MyMobile is to visit our website (www.hificu.com) on your smartphone. Once on the website, scroll down and click on (depending on your mobile device):



or



Please note that this will set-up only the mobile app.

Another way to get the mobile app and the other MyMobile features is to log into HOME BRANCHING using a computer, go to Access Accounts and then the MyMobile tab. You will need to accept the Terms and Conditions. You will be able to select which accounts you want to be able to access via mobile banking and add mobile banking nicknames for them.

Services available:

•Downloadable Mobile Apps:

A downloadable app is available for both iPhone and Android.

•**Mobile Browser:** If your phone can support a browser, but not an app you can get go to: <https://online.hificu.com> to use with the browser that will format a mobile site to fit your phone.

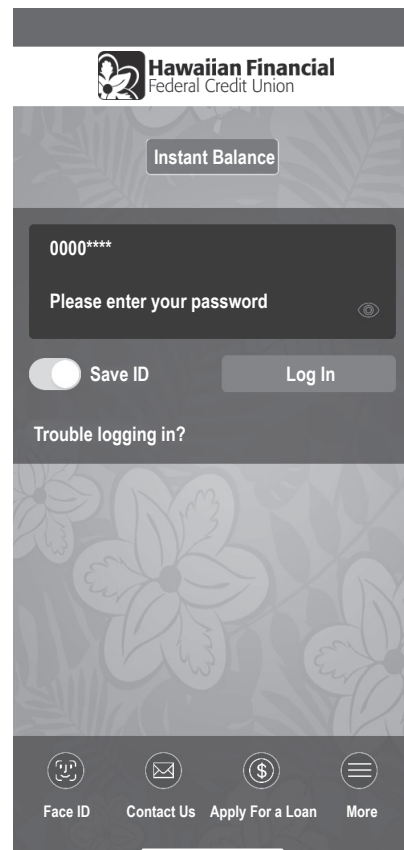
•**Alerts:** You will be able to get text messages for alerts that you select.

The downloadable mobile app and the mobile browser provide the same information so you should only need one of those options (the downloadable app is probably the easiest if your phone supports it).

After the services have been implemented, you can go at any time to the My Accounts tab under the MyMobile menu in HOME BRANCHING to make any changes to the accounts you want mobile access to and their mobile nicknames.

MyMobile Frequently Asked Questions

Is credit card history available through mobile banking?
Not at this time.



Download MyMobile to access all Mobile Banking features

Will MyMobile work on an iPad?

No. The device must have a phone number attached to it, so it can be registered through HOME BRANCHING.

Are there fees to use MyMobile?

Currently there are no fees to actively use or access MyMobile. There is a \$4.00 HomeBranching Reconnect Fee when service is canceled w/ 90 days of inactivity. You should also contact your mobile provider for information about fees associated with sending or receiving text messages or access to the Internet from your mobile phone.

How can I learn more about MyMobile?

Visit our website at <https://www.hificu.com/services/financial-services/financial-tutorials> for up to date tutorials or scan the QR code.



SHARED BRANCHING & CCU

SATELLITE BRANCHES FOR YOUR TRANSACTIONS AS OF 10/1/2023

Shared Branching

If you have an important transaction to make but are unable to get to one of our branches for some reason, you can conduct your transactions at any Shared Branching location. We've partnered with local and national credit unions to form a shared network of branches. Your transaction will be processed instantly, as if you were at your favorite HIFICU branch. Our systems are connected, allowing the host credit union to view your account details. Although this may seem a bit strange, it's perfectly in line with the credit union way of thinking—cooperation is what we do best. And best of all, there's no charge for using Shared Branching.

Let the teller know you would like to perform a Shared Branching transaction. They will ask for your credit union name. Give your member number, and present your valid government-issued ID. If you wish to open a new account or apply for a loan, you must come to visit us directly at HIFICU.

Below is a listing of all local Shared Branching Credit Unions.

Oahu

Aiea / Pearl City

Aloha Pacific FCU
808-531-3711
Waimalu Shopping Plaza
98-1277 Kaahumanu Street Suite 17

Hawaii Law Enforcement FCU
808-973-4311
Gateway Shopping Center
1140 Kuala Street

Hawaii State FCU
808-587-2700
Westridge Shopping Center
98-150 Kaonohi Street #C101

HawaiiUSA FCU
808-483-1500
Aiea Shopping Center,
99-115 Aiea Heights Drive #114

HawaiiUSA FCU
808-455-1100
1245 Kuala Street, Suite 101

**Service available through Shared Branch Express ATM only*

Hickam FCU
808-440-8180
1260 Kuala Street

Hickam FCU
808-487-8860
98-1005 Moanalua Road Suite 245

Downtown

Aloha Pacific FCU
808-531-3711
988 Fort Street Mall

Aloha Pacific FCU
808-531-3711
832 South Hotel Street

Hawaii Central FCU
808-536-3677
1301 Punchbowl Street, Harkness 139

Hawaii Central FCU
808-536-3677
681 South King St

Hawaii Law Enforcement FCU
808-973-4311
801 South Beretania Street

Hawaii Schools FCU
808-521-0302
233 Vineyard Street

Hawaii State FCU
808-587-2700
Alii Place
1099 Alakea Street, Suite 100

Hawaii State FCU
808-587-2700
333 Queen Street

HawaiiUSA FCU
808-534-4300
1226 College Walk

Honolulu FCU
808-777-5646
Prince Kuhio Federal Building
300 Ala Moana Boulevard #1-137

Kahala / Hawaii Kai

Hawaii State FCU
808-587-2700

6700 Kalanianaʻole Hwy 110

Hickam FCU
808-423-1391
4211 Waiialae Avenue Suite K13

Kalihi / Airport / Pearl Harbor

Hawaii FCU
808-847-1371
1244 Kaumualii Street
(Shared branching transactions not available through Walk-Up window.)

Hickam FCU
808-423-1391
40 Hickam Court Building 1256

Honolulu FCU
808-777-5646
3600 Aolele Street

Honolulu FCU
808-777-5646
459 Patterson Road Room 1-C100

Honolulu Fire Department FCU
808-853-2355
1200 N. School Street

Kamehameha FCU
808-842-9660
Kamehameha Shopping Center
1620 North School Street Suite 116

Pearl Hawaii FCU
808-737-4328
550 Paiea St Suite 128

Pearl Hawaii FCU*
808-737-4328
585 Port Royal Street

**Restricted to military personnel or civilian DOD.*

Kailua / Kaneohe

Aloha Pacific FCU
808-531-3711
Windward Town & Country Plaza
200 Hamakua Drive Suite B6

Hawaii State FCU
808-587-2700
Kaneohe Bay Shopping Center
46-047 Kamehameha Highway #7

Hickam FCU
808-423-1391
46-056 Kamehameha Hwy Suite E02

SHARED BRANCHING & CCU

Ko'olau FCU
808-262-1239
151 Hekili Street Suite 101

Ko'olau FCU
808-254-3566
6699 Mokapu Rd
**Restricted to military personnel or civilian DOD.*

Kaimuki / Manoa / McCully

Hawaii Law Enforcement FCU
808-973-4311
1936 South King St.

Hawaii State FCU
808-587-2700
3221 Waiialae Avenue #16-B6

Hotel & Travel Industry FCU
808-942-5212
1914 S. King St. Suite 100

Honolulu FCU
808-777-5646
2305 South Beretania Street

University of Hawaii FCU
808-983-5500
2019 South King Street

University of Hawaii FCU
808-983-5500
Manoa Marketplace
2752 Woodlawn Drive Suite 5-107

Mililani / Wahiawa

Hawaii State FCU
808-587-2700
95-1095 Ainamakua Drive #9

Schofield FCU *
808-624-9884
331 Brannon Road, Bldg 699
**Restricted to military personnel or civilian DOD.*

Waianae

Pearl Hawaii FCU
808-737-4328
85-866 Farrington Highway

Waipahu / Ewa Beach / Kapolei

Aloha Pacific FCU
88-531-3711
James Campbell Building
1001 Kamokila Boulevard Suite 104

Aloha Pacific FCU
808-531-3711
Waikele Shopping Plaza
94-799 Lumiaina Street Unit 2-A2

Hawaii Law Enforcement FCU
808-973-4311
889 Kamokila Boulevard

Hawaii State FCU
808-587-2700
91-590 Farrington Highway, #140

HawaiiUSA FCU
808-674-8350
920 Kamokila Boulevard

Hickam FCU
808-423-1391
590 Farrington Highway Suite 501

Honolulu FCU
808-777-5646
91-1717 B Fort Weaver Rd.

Pearl Hawaii FCU
808-737-4328
91-1401 Fort Weaver Road A102

Pearl Hawaii FCU
808-737-4328
94-449 Ukee Street

Big Island

Big Island FCU
808-935-9778
66 Lono Street

Big Island FCU
808-329-8889
75-5737 Kamehameha Highway Suite 101

Big Island FCU
808-930-2600
16-594 Kipimana St

Hawaii Community FCU
808-930-7700
111 Aupuni Street

Hawaii Community FCU
808-930-7700
45-690 Pakalana Street Suite A
Hawaii Community FCU
808-930-7700
75-159 Hualalai Road

Hawaii Community FCU
808-930-7700
Kaloko Light Industrial Park

73-5611 Olowalu Street

Hawaii Community FCU
808-930-7700
81-6631 Mamalahoa Highway

Hawaii Community FCU
808-930-7700
54-396 Union Mill Road

Hawaii County Employees FCU
808-935-2969
131 Puuhonu Way

Kauai

Aloha Pacific FCU
808-337-1423
8254 Kekaha Road

Gather FCU
808-245-6791
Eleele Shopping Center
4469 Waiolo Rd Unit 15A

Gather FCU
808-245-6791
985 Kipuni Way

Gather FCU
808-245-6791
3483 Weliweli Rd

Gather FCU
808-245-6791
4493 Pahee Street

Gather FCU
808-245-6791
9936 Kaumualii Hwy

HawaiiUSA FCU
808-245-6012
Kukui Grove Center
3-2600 Kaumuali'i Hwy Space A-01

Maui

Aloha Pacific FCU
808-873-6101
70 Ho'okele Street Suite 1210

Hawaii State FCU
808-270-6900
140 Ho'okele Street Unit 230

HawaiiUSA FCU
808-872-1200
Queen Kaahumanu Center Office Bldg
285 West Kaahumanu Ave Suite 101A

SHARED BRANCHING & CCU

HawaiiUSA FCU
808-875-5700
Lipoa Center
41 East Lipoa St. Ste 25

Maui Teachers FCU
808-242-2997
2145 Wells Street Suite 101

Valley Isle Community FCU
808-877-3232
160 Pa'ahana Street

Valley Isle Community FCU
808-244-7354
69 North Market Street

Nevada

Aloha Pacific FCU
(702) 776-6900
9555 S Eastern Avenue Suite 150

Shared Branching Procedures & Transactions

Members must have the following information when visiting a Shared Branch location:

- Credit Union Name
- Account Number
- Valid Government Issued ID

**For verification purposes you may be asked additional questions.*

Members may do the following transactions:

•Cash withdrawals, limited to the lesser of the member's available balance or the Outlet's available cash (at least \$500.00; no check cashing)

•Deposits (Business deposits may be accepted)

•Check withdrawals (up to available balance)

•Loan payments (excluding VISA)

•Money Orders (not available at all branches; subject to credit union fee)

Note: Coin deposits will be subject to the customary policies and fees of the outlet.

Immediate credit will be given for:

- Cash deposits
- Government checks
(restrictions apply)
- US Treasury Checks
- Payroll checks
(restrictions apply)
- US Postal money orders
- All other checks will be subject to holds

Holds: The same holding period would apply if you visited our branch or a Shared Branch location.

- Local checks - 2 business days*
- *Longer holds may apply.

The length of hold is counted in business days beginning with the first business day following the day of deposit. Every day is a business day except Saturday, Sunday, and Federal holidays. Deposits made on Saturday are considered to be made on the following Monday.

List current as of October 1, 2023.
For a complete list of credit union locations and hours of operation, visit www.hicuso.com.

For a list of national and international Shared Branching locations, please visit www.co-opsharedbranch.org.

Correspondent Credit Union

Prior to our online Shared Branching network, we partnered with our neighbor island credit unions for over 30 years to bring you our Correspondent Credit Union (CCU) service. We continue to offer CCU service to our members who prefer to transact at this select credit union location. Using CCU requires a few extra steps. When doing a transaction, members are required to call in advance and complete their transaction on the same day.

Molokai Kaunakakai Town

Molokai Community FCU
135 Puali Place 553-5329
Monday - Thursday 8:30am - 4:30pm
Friday 9:00 am - 5:00 pm

Correspondent Credit Unions Procedures & Transactions

Call 1-800-272-5255

CALL BEFORE	PICK UP AFTER
9:30	10:30
11:30	12:30
2:30	3:30

•HIFICU Share Draft cashing up to \$200.00

•Cash Withdrawals up to \$200.00

•Deposits to Share and/or Share Draft accounts

•All Loan Payments

•Loan Disbursements

•Check Disbursements

•Money Order purchases (fees may apply)

COURTESY OVERDRAFT PROGRAM

For the unexpected occurrence of insufficient funds

What is Overdraft Protection?

Overdraft Protection applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from a line of credit you may have at Hawaiian Financial Federal Credit Union for a fee or finance charge. Please note that overdraft lines of credit are subject to credit approval.

What is Courtesy Overdraft Program?

Courtesy Overdraft Program allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction. Even if you have an overdraft line of credit, Courtesy Overdraft Program is still available as secondary coverage if the other protection source is exhausted.

Hawaiian Financial FCU may provide you a specific Courtesy Overdraft Program limit depending on the type of account you have. You will receive a letter approximately 60 days after account opening, informing you that Courtesy Overdraft Program has been activated on your account. You do not have Courtesy Overdraft Program until you receive this notification.

Even if you have Overdraft Protection, such as a transfer from another account, Courtesy Overdraft Program is still available as secondary coverage if the other protection sources are exhausted. Please be aware that the Courtesy Overdraft Program amount is not included in your available balance displayed

through internet banking, mobile banking, telephone banking, or Hawaiian Financial FCU ATMs.

How much does Courtesy Overdraft Program Cost?

When Courtesy Overdraft Program is used, the Overdraft Fee of \$20 will be imposed for overdrafts created by checks, ACH, point-of-sale, ATM transactions, in-person withdrawals, or by other electronic means. If multiple items overdraw your account on the same day, each item will be assessed the appropriate fee. This is the same fee that Hawaiian Financial FCU charges for items returned to the payee due to insufficient funds.

If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, Hawaiian Financial FCU will charge a return item fee each time it returns the item because it exceeds the available balance in your account. If, on representation of the item, the available balance in your account is sufficient to cover the item Hawaiian Financial FCU may pay the item, and, if payment causes an overdraft, charge an overdraft fee.

All fees and charges will be included as part of the Courtesy Overdraft Program limit amount. Your account may become overdrawn in excess of the Courtesy Overdraft Program limit amount as a result of the assessment of a fee. The total negative balance, including all fees

and charges, is due and payable upon demand. Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all such amounts, as described in the Membership and Account Agreement.

What if I want Hawaiian Financial FCU to pay my ATM and everyday Debit Card Overdrafts (Extended Coverage)?

If you want us to authorize and pay overdrafts caused by ATM and everyday debit card transactions (Extended Coverage), tell us by using one of the methods below.

- Call us at 808-832-8700
- Visit our website at www.hificu.com
- Visit one of our branch locations
- Complete the Opt-In Consent Form, which is available at any branch and was previously provided to you, and mail it to us at: 1138 North King Street
Honolulu, HI 96817

What if I do not want Courtesy Overdraft Program?

- Send us an email at info@hificu.com
- You can request to discontinue Courtesy Overdraft Program service in its entirety at any time by contacting us at 808-832-8700 or sending us an email at info@hificu.com. Without Courtesy Overdraft Program, your insufficient funds items will be returned to the payee and/or declined at the point of purchase, unless you have Overdraft Protection available to cover the item(s). You will be charged the standard Return Fee of \$20 for all returned items.

WHAT TYPES OF TRANSACTIONS DOES COURTESY OVERDRAFT PROGRAM COVER?

Transactions Covered with Courtesy Overdraft Program	Standard Coverage (No action required)	Extended Coverage (Your consent required*)
Checks	X	X
ACH - Automatic Debits	X	X
Recurring Debit Card Transactions	X	X
Online Bill Pay Items	X	X
Teller Window Transactions	X	X
ATM Transactions		X*
Everyday Debit Card Transactions		X*

The types of transactions covered by Courtesy Overdraft Program depend on the coverage selected. See the chart to the right for more information.

If you choose Extended Coverage, all the transaction types listed in Standard Coverage are included, along with ATM transactions and everyday debit card transactions. Hawaiian Financial FCU will not authorize overdrafts for everyday debit card and ATM transactions on consumer accounts unless you give us your consent to pay these overdrafts by electing Extended Coverage.

Ways to Cover Overdrafts

The choice is yours. Consider these ways to cover your overdrafts:

Ways to Cover Your Overdrafts	Cost for Each Overdraft
Good account management	\$0
Courtesy Overdraft Program	\$20 per overdraft item
Overdraft line of credit*	Subject to Interest

*Subject to credit approval. Contact us for current rates.

Even if you elect to have additional forms of overdraft coverage, Courtesy Overdraft Program is still available as secondary coverage if the other sources are exhausted.

Additional Information

What else do I need to know?

- A link to a line of credit may be less expensive than an overdraft. A single larger overdraft will result in one fee, as opposed to multiple smaller overdrafts. Use our mobile, internet, and telephone banking services to track your balance. For financial education resources, please visit www.mymoney.gov.
- The \$20 Courtesy Overdraft Fee that is charged if you overdraw your account is the same fee that is charged if an item is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Courtesy Overdraft Fee or a Non-Sufficient Funds Fee of \$20. All fees and charges will be included as part of the Courtesy Overdraft Program limit amount. Your account may become overdrawn more than the Courtesy Overdraft Program limit amount because of a fee.
- Recipients of federal or state benefits payments who do not wish us to deduct the amount overdrawn and the Courtesy Overdraft Fee from funds that you deposit or that are deposited into your account may call us at 808-832-8700 to discontinue Courtesy Overdraft Program.
- If an item is returned because the Available Balance (as defined below) in your account is not sufficient to cover the item and the item is presented for payment again, Hawaiian Financial FCU ("We") will charge a Non-Sufficient Funds Fee each time we return the item because it exceeds the Available Balance in your account. Because we may charge a Non-Sufficient Funds Fee each time an item is presented, we may charge you more than one fee for any given item as a result of a returned item and representation of the item. When we charge a Non-Sufficient Funds Fee, the charge reduces the Available Balance in your account and may put your account into (or further into) overdraft. If, on representation of the item, the Available Balance in your account is sufficient to cover the item we may pay the item, and, if payment causes an overdraft, charge an Courtesy Overdraft Fee. We may use the terms "item" and "transaction" interchangeably.
- We generally post items in the following order: 1) ATM and debit card transactions (in the order received), 2) ACH debits (in the order received) 3) checks (low to high dollar amount); however, because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds (described below)

and the order in which transactions are posted may impact the total amount of Overdraft Fees or Return Fees assessed.

- Courtesy Overdraft Program is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
 - Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Membership and Account Agreement. The total (negative) balance, including all fees and charges, is due and payable upon demand.
 - We may be obligated to pay some debit card transactions that are not authorized through the payment system but which we are required to pay due to the payment system rules, and as a result you may incur fees if such transactions overdraw your account. However, we will not authorize debit card or ATM transactions unless your account's Available Balance (including Overdraft Coverage Options) is sufficient to cover the transactions and any fee(s).
 - Giving us your consent to pay everyday debit card and ATM overdrafts on your consumer account (Extended Coverage) may result in you incurring Courtesy Overdraft Fees for transactions that we would otherwise be required to pay without assessing an Courtesy Overdraft Fee. However, this would allow us to authorize transactions up to the amount of your Courtesy Overdraft Program limit. If you consent to Extended Coverage on your consumer account, it will remain on your account until it is otherwise withdrawn.
- Understanding your Available Balance:** Your account has two kinds of balances: the Ledger Balance and the Available Balance.
- We authorize and pay transactions using the Available Balance.
 - Your Ledger Balance reflects the full amount of all deposits to your account as well as payment transactions that have been posted to your account. It does not reflect checks you have written and are still outstanding or transactions that have been authorized but are still pending.
 - Your Available Balance is the amount available to you to use for purchases, withdrawals, or to cover transactions. The Available Balance is your Ledger Balance, less any holds due to pending debit card transactions and holds on deposited funds.
 - The balance used for authorizing checks, ACH items, and recurring debit card transactions is your Available Balance plus the amount of the Courtesy Overdraft Program limit and any available Overdraft Protection.
 - The balance used for authorizing ATM and everyday debit card transactions on accounts with Standard Coverage is your Available Balance plus any available Overdraft Protection but does NOT include the Courtesy Overdraft Program limit.
 - The balance used for authorizing ATM and everyday debit card transactions on accounts with Extended Coverage is your Available Balance plus any available Overdraft Protection and includes the Courtesy Overdraft Program limit.
 - Because your Available Balance reflects pending transactions and debit holds, your balance may appear to cover a

transaction but later upon settlement it may not be sufficient to cover such transaction. In such cases, the transaction may further overdraw your account and be subject to additional overdraft fees. You should assume that any item which would overdraw your account based on your Available Balance may create an overdraft. Note that we may place a hold on deposited funds in accordance with our Membership and Account Agreement, which will reduce the amount in your Available Balance.

- Please be aware that the Courtesy Overdraft Program amount is not included in your Available Balance provided through online banking, mobile banking or Hawaiian Financial FCU's ATMs.

- We will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the Available Balance in your account. If your account is overdrawn after the held funds are added to the Available Balance and the transaction is posted to the Available Balance, an Courtesy Overdraft Fee may be assessed.

- Except as described herein, we will not pay items if the Available Balance in your account (including the Courtesy Overdraft Program limit, if applicable) is not sufficient to cover the item(s) and the amount of any fee(s).

Understanding Courtesy Overdraft Program Limits

- A Courtesy Overdraft Program limit of \$500 will be granted to eligible consumer checking accounts opened at least 60 days in good standing.

- Courtesy Overdraft Program may be suspended if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within 30 days for a minimum of one business day. You must bring your account balance positive for at least one business day to have the Courtesy Overdraft Program limit reinstated.

If you have any questions about Overdraft Protection or Courtesy Overdraft Program, please call us at 808-832-8700 or visit a branch.

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.

2. We also offer overdraft protection plans, such as a line of credit, which may be less costly than our standard overdraft practices. To learn more, ask us about these plans. This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions without your consent.

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

- We will charge you a fee of up to \$20 each time we pay an overdraft
- There is no limit per day on the total fees we can charge you for overdrawing your account



Cut Here

OPT-IN CONSENT FORM

Make Your Selection Below

_____ I do not want Hawaiian Financial Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want Hawaiian Financial Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____

Please complete and mail to: Hawaiian Financial Federal Credit Union, 1138 North King St., Honolulu, HI 96817

FUNDS AVAILABILITY

TIME SCHEDULE FOR DEPOSITS AND WITHDRAWALS

Availability of Funds for Withdrawal at Hawaiian Financial FCU

Effective September 1, 2021

Our policy is to make funds from your deposits available to you on the day we receive your deposit. You can withdraw the funds in cash and we will use the funds to pay checks that you have written.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the second or third business day after the day of your deposit. However, the first \$225 of your deposits may be available on the first business day following the day of your deposit.

If we are not going to make all of the funds from your deposit available immediately, we will notify you at the time you make your deposit. We will also tell you when the funds will be available.

If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after the day we receive your deposit.

IF YOU WILL NEED THE FUNDS FROM A DEPOSIT RIGHT AWAY, YOU SHOULD ASK US WHEN THE FUNDS WILL BE AVAILABLE.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of your deposit.

BUSINESS DAYS

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Federal holidays.

WHEN DEPOSITS ARE CONSIDERED RECEIVED

At our Office:

If you make a deposit during our normal business hours on a business day that we are open, your deposit is considered received that day.

If you make a deposit after our normal business hours or on a day we are not open, your deposit is considered received on the next business day we are open.

At Shared Branching locations:

If you make a deposit during our normal business hours on a business day that we are open, your deposit is considered received that day.

If you make a deposit after our normal business hours or on a day we are not open, your deposit is considered received on the next business day we are open.

Through a correspondent credit union:

If you make a deposit before 3:00 p.m. on a business day that we are open, your deposit is considered received that day.

If you make a deposit after 3:00 p.m. or on a day we are not open, your deposit is considered received on the next business day we are open.

Through mobile check deposit:

In most cases, checks deposited through the Service on a business day prior to 1:00 p.m. (Hawaii time) will be posted on the same business day; checks deposited after 1:00 p.m. (Hawaii time) will be posted on the next business day. HIFICU may change the cut-off time in its discretion. Funds will be available on the fifth business day after the day of your deposit. To avoid delay, you may go to any HIFICU branch or Shared Branching Outlet to deposit the original check instead of using the Service.

HOLDS ON OTHER FUNDS DUE TO CHECK CASHING

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules may apply during the first 30 days your account is open.

1. Funds from deposits of the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's and state and local government checks will be available on the first business day following the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you.

If you do not make the deposit in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit. The excess over \$5,525 will be available on the ninth business day after the day of your deposit.

2. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

ELECTRONIC FUND TRANSFER

ELECTRONIC FUND TRANSFER AGREEMENT AND DISCLOSURE

This Electronic Fund Transfer Agreement applies to Electronic Fund Transfers (EFTs.) Electronic Fund Transfers are electronically initiated transfers of money from your account through the electronic fund transfer services described below.

In this agreement, the words "you" and "yours" mean the Accountholder or Accountholders if there is more than one person in whose name the Account is held. The words "we," "us," "our" and "HIFICU" mean Hawaiian Financial Federal Credit Union. The words "Share Draft Account" mean a Value Share Draft, Preferred Share Draft or Advantage Share Draft Account. The words "Share Account" mean a Regular Share or VIP Tiered Savings Account. The word "Account" means a Share or Share Draft Account. The word "ShareCard" means the plastic card issued upon the request of a member holding a Share Account. The words "Check Card" mean the plastic card issued to a member holding a Share Draft Account. The word "Card" means a ShareCard or Check Card.

1. EFT Services

ShareCard. You may use your ShareCard and PIN (Personal Identification Number) at Bank of Hawaii and Hawaiian Financial FCU Automated Teller Machines (ATMs), and ATMs of other financial institutions displaying the Cirrus/Maestro network logos. See our current Rate and Fee Schedule. At the present time, you may use your ShareCard to:

- Withdraw available funds up to \$500.00 per day from your Share or Share Draft Accounts;
- Make deposits to your Share Draft Accounts at Hawaiian Financial FCU ATMs;
- Obtain your Share and Share Draft account balance, and make transfers between them at Hawaiian Financial FCU and Bank of Hawaii ATMs;
- Access your overdraft protection account.

Check Card. You may use your Check Card to make purchases as you would with checks any place your Check Card is honored by participating merchants. Funds to cover your Check Card purchases will be deducted from your Share Draft Account. If the balance in your Share Draft Account is not sufficient to pay the purchase amount, we may not pay the amount and may terminate all services under this Agreement, unless you have an approved overdraft protection account. You may use your Check Card and PIN (Personal Identification Number) at Hawaiian Financial FCU and Bank of Hawaii ATMs, and ATMs of other financial institutions displaying the Cirrus/Maestro network logos. At the present time, you may use your Check Card to:

- Withdraw available funds up to \$500.00 per day from your Share or Share Draft Accounts;
- Make deposits to your Share Draft Accounts at Hawaiian Financial FCU ATMs;
- Obtain your Share and Share Draft account

balance, and make transfers between them at Hawaiian Financial FCU and Bank of Hawaii ATMs;

- Access your overdraft protection account;
- Make POS (Point-Of-Sale) transactions up to \$5,000 or the available balance (whichever is less per day) with your Check Card at merchants that accept MasterCard;
- Make purchases by mail, telephone or internet from merchants that accept MasterCard. Because of the servicing schedule and processing time required in ATM operations, there is a delay between the time a deposit is made and when it will be available for withdrawal. We reserve the right to charge back your Share Draft Account for the amount of any check you deposited that is returned unpaid. Some of the services may not be available at all terminals.

Preauthorized EFTs.

•Direct Deposit. If you arrange to have deposits electronically transferred to your Share or Share Draft account at least once every sixty (60) days from the same third party (employer, government agency, other financial institution, etc.), you can call HIFICU at 832-8700 or 800-272-5255 (Toll Free) or use our 24 hour a day Anytime Teller Voice Response System at 942-3911 to find out whether or not the direct deposit has been made. For your protection, we will ask you for some identifying information about your account before responding to your request. Electronic fund transfers involving an Automated Clearing House (ACH) are not final until we receive final settlement of deposit. We have the right to reverse direct deposits to your account if we do not receive final settlement of the deposit.

•Preauthorized Debits. You may authorize a third party in advance to electronically collect payments from your Share or Share Draft account.

•Right to Stop Payment and Procedure for Doing So.

If you have told us in advance to make regular payments out of your Account, you can stop any of these payments. Here's how: Call or write us as indicated below, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. We will charge you a non-refundable fee for each stop payment order you give. See our current Rate and Fee Schedule.

To request a stop payment on a preauthorized electronic payment, call HIFICU Clearing Services at (808) 832-8700 or 800-272-5255 (Toll Free) between 8:30 and 4:00 Monday through Thursday, 8:30 and 6:00 on Friday; or write us at:

Hawaiian Financial Federal Credit Union
Attn: ESS
1138 North King Street
Honolulu, Hawaii 96817-3345

We are not required by federal law or by this agreement to accept stop payment requests if less than three (3) business days remain before a scheduled payment date. A stop payment order terminates if:

- A. We do not receive written confirmation from you before the fourteen days have lapsed;
- B. Payment of the preauthorized electronic payment has been stopped pursuant to the stop payment order; or
- C. The stop payment order is withdrawn in writing by you.

You can stop all future payments by revoking your authorization with the third party. You must revoke your authorization directly with the third party under the terms and conditions set forth in the authorization agreement.

•Notice of Varying Amounts. If the regular payments vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the electronic payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain dollar limits that you set. This notice need not be sent if this payment is to us.

•Liability for Failure to Stop Payment of Preauthorized Transfers. If you order us to stop payment of a preauthorized transfer three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

2. Conditions of EFT Services

•Ownership of Card. Any Card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, immediately according to instructions. The Card may be repossessed at any time at our sole discretion without notice. You cannot transfer your Card or account to another person.

•Security of PIN. The PIN issued to you is for your security purpose. You are responsible for the confidentiality and use of your PIN and any transactions initiated with your PIN. You should not write your PIN down at all, but if you do, do not write it on your Card or any place where it may be found with your Card. If you fail to maintain the security of the PIN and the Credit Union suffers a loss, we may terminate your EFT services immediately.

•Joint Accounts. If any of your accounts accessed under this Agreement are joint accounts, all joint owners shall be bound by

ELECTRONIC FUND TRANSFER AGREEMENT AND DISCLOSURE

this Agreement and shall be responsible for all EFT transactions to or from any Share, Share Draft or loan accounts as provided in this Agreement. Joint account owner, without the consent of any other account owner, may, and is authorized by every other joint account owner to, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner. Each joint owner is responsible individually and jointly for paying all amounts owed to us.

3. Fees and Charges

A fee will be charged to your Account per transaction after a specified number of ATM transactions is reached. Transactions include: Deposits, Withdrawals, Balance Inquiries, and Transfers. From time to time, the charges may be changed. We will notify you of any changes as required by applicable law. See our current Rate and Fee Schedule.

4. Surcharges

When you use an ATM not owned by us or Bank of Hawaii, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. Such fees are in addition to the fee Hawaiian Financial FCU charges.

5. Point-Of-Sale Transfers

•You can use your Check Card to pay for purchases at merchant locations which display the MasterCard logo.

•Honoring the Card. We are not responsible for the failure or refusal of anyone to honor the Card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your Account in lieu of a cash refund.

•Disputes with Merchants. You agree to try to settle with any merchant any disputes you may have concerning the merchant's charges for goods and services you pay for using your Card.

•Waiver of Stop Payment and Return of Drafts (Point-Of-Sale Transactions Only). You waive all right to stop payment on any point-of-sale transaction (including sales drafts and cash withdrawals). You agree that we need not return to you with your account statement, the original, copy or facsimile of any sales draft or cash withdrawal draft originated by a point-of-sale transaction.

6. Member Liability

You must tell us AT ONCE if you believe your Card or your access number (PIN) has been lost or stolen. Telephoning is the best way of keeping your possible losses down, or if you believe that an electronic fund transfer has been made without your permission using information from your share draft. You could

lose all the money in your Account plus the maximum amount of your overdraft protection account. If a transaction is made with your card or card number without your permission, and is a MasterCard transaction, you will have no liability for the transaction, unless you were grossly negligent in the handling of your account or card. Your liability for unauthorized use of your card or account will be determined under the following paragraphs for transactions that are not MasterCard transactions, for transactions at ATMs, or if you were grossly negligent in the handling of your account or card. If you believe your Card or PIN has been lost or stolen, and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your Card or PIN without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card or PIN, and we can prove we could have stopped someone from using your Card or your PIN without your permission if you had told us, you could lose as much as \$500.

Also, if your account statement shows electronic fund transfers that you did not make, you must 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 (such as a long trip or hospital stay) kept you from telling us, we may extend the time periods.

If you believe your Card or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission you must tell us immediately by telephone or in writing. Call HIFICU Electronic and Support Services at (808) 832-8700 or 800-272-5255 (Toll Free) between 8:30 and 4:00 Monday through Thursday; 8:30 and 6:00 on Friday. After credit union business hours, on weekends and on holidays, call 800-528-2273 (in U.S.) and 812-647-9794 (outside U.S.). Or write to us at:

Hawaiian Financial Federal Credit Union
Attn: Electronic and Support Services
1138 N. King Street
Honolulu, HI 96817-3345

You should also call or write to us at the number or address written above if you believe a transfer has been made using the information from your share draft without your permission.

7. Unauthorized Transactions

Anyone to whom you give your card and PIN will be deemed to have permission to make electronic transactions on your Account, even if such person exceeds the authority you have given to him or her to make transactions on your Account. However, you should contact us immediately to cancel the Access Device to minimize loss. (Contact us at the number or

address listed in section [6], Member Liability.) You agree to cooperate fully with the investigation of any unauthorized transaction regarding your Account, to file complete and truthful reports with criminal law enforcement agencies, and to give complete and truthful testimony. At our request, you agree that (a) we will be subrogated to, and you shall assign to us, all rights that you have against any unauthorized user, (b) you will do whatever is necessary to enable us to exercise our rights and will cooperate with us, and (c) you will not prejudice our rights. You further agree that we have the right to reverse any credits that we apply, and that you will indemnify and hold us harmless with respect to any dispute, to the full extent permitted by law.

8. Documentation

•Terminal Transfers. You can get a receipt at the time you make any transfer to or from your Account using an ATM or point-of-sale terminal.

•Preauthorized Credits. If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call HIFICU at 832-8700 or 800-272-5255 (Toll Free) to find out whether or not the direct deposit has been made.

•Periodic Statements. You will get a monthly account statement unless there are no transfers in a particular month. In any case you will get the statement at least quarterly.

9. Foreign Initiated Electronic Fund Transfers

Some ATMs located outside of the United States and in territories or possessions of the United States do not have the capability to perform certain electronic fund transfers. In most cases, you may be able to access only the primary Account for which your Card is validated. Terminal receipts and periodic statements for electronic fund transfers initiated outside of the United States may not reflect all of the information typically reflected on terminal receipts and periodic statements for electronic fund transfers initiated within the United States.

Transactions you make in foreign countries or in foreign currencies will be converted to U.S. dollars. The exchange rate used for processing international transactions is a rate selected by MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate MasterCard itself receives; or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction or posting date. In addition, you agree to pay a foreign transaction fee.

10. Confidentiality and Account Information Disclosures We will disclose information to third parties about your account or the transfers you make:

ELECTRONIC FUND TRANSFER AGREEMENT AND DISCLOSURE

- Where it is necessary for completing transfers; or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- In order to comply with government agency or court orders; or
- If you give us your written permission.

11. Business Days

For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

12. Hawaiian Financial FCU Liability

If we do not complete an electronic fund transfer to or from your Account in time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough available funds in your Account to make the electronic fund transfer, if any available funds in your Account necessary to complete the transfer are held as uncollected funds or pursuant to our Funds Availability Policy, if the funds in your Account are pledged as collateral or frozen because of a delinquent loan;
- If the electronic fund transfer would go over your overdraft protection credit limit;
- If we have not received enough money to cover an electronic deposit from a third party;
- If the funds in your Account are subject to legal process or other encumbrances restricting use;
- If the ATM where you are making the electronic fund transfer does not have enough cash;
- If the terminal or our processing system was not working properly and you knew about the problem when you started the electronic fund transfer;
- If an error was caused by a system of any participating ATM network;
- If circumstances beyond our control (such as fire or flood) prevent the electronic fund transfer, despite reasonable precautions that we have taken;
- If this Agreement is terminated;
- If the authorization for your electronic fund transfer is revoked by law or court order (in case of death or incompetence, for example); or
- If other exceptions are provided in other agreements we have with you or by applicable law.

We will not be required to complete any transaction described above. In the event that such a transaction is completed, you agree to pay us that amount that exceeds your Share Account balance or your line of credit or that is otherwise improperly withdrawn immediately upon request.

A cash withdrawal which activates your line of credit/overdraft protection account will be repaid in accordance with the terms of your Credit Line/Loanline Credit Agreement.

We may also limit or refuse to complete your electronic fund transaction for security reasons.

13. In Case of Errors or Questions About Your Electronic Fund Transfers, telephone us at (808) 832-8700 or 800-272-5255 (Toll Free) between 8:30 and 4:00 Monday through Thursday, 8:30 and 6:00 on Friday; or write us at:

Hawaiian Financial Federal Credit Union
Electronic and Support Services
1138 N King Street
Honolulu, HI 96817-3345

Contact us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

14. Use for Illegal Purpose Prohibited; Indemnification and Waiver

You may not use your Account, card or PIN for any illegal purpose, such as unlawful gambling. Display of a payment card logo by an online merchant or acceptance of a card by an online merchant does not necessarily mean that the transaction is legal in the

jurisdiction in which you are located. You will be liable for any losses resulting from any illegal transaction. You agree that we may deem any illegal use by you of any financial product or service to be an event of default and a breach of contract, and that we may terminate services to you at our discretion. You further agree, should illegal use occur, to waive any right to sue us in connection with such illegal use and to indemnify and hold us harmless from any action or liability, including attorney's fees and costs, directly or indirectly arising out of such illegal use.

15. Internet (Online) Transactions - MasterCard Secure Code

We subscribe to MasterCard Secure Code service. MasterCard Secure Code is an enhancement that improves the security of Purchases made via the Internet by enabling us to verify your Account ownership during Purchases. MasterCard Secure Code only relates to Internet Purchases from merchants that participate in MasterCard Secure Code.

16. Terminating This Agreement

You can terminate this Agreement at any time by notifying us in writing and no longer using your Card or access code (PIN.) We can also terminate this Agreement at any time. If we do, we will notify you. You agree that you will return your Card(s) to us when this Agreement is terminated. Whether you terminate this Agreement or we do, the termination will not affect your obligations under the Agreement, even if we allow any transaction to be completed after this Agreement has been terminated.

17. Notices

All notices from us will be effective when we have mailed them or delivered them to the last address that we have for you in our records. Notices from you will generally be effective once we receive them at the appropriate address specified in this Agreement. If more than one person signed your Application, notice to or from one of the individuals who signed the Application will be effective for everybody who signed it.

18. Changing This Agreement

We have the right to change the terms of this Agreement from time to time. We will notify you at least twenty-one (21) days before the change will take effect if the change will result in greater costs or liability to you or decrease your ability to access to your Account. As permitted by law, we will not notify you in advance if the change is immediately necessary for security reasons. We reserve the right to change the terms and conditions upon which this service is offered. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

19. Our Rules and Regulations

Your Accounts may also be governed by other agreements between you and us and by our rules and regulations.

ELECTRONIC FUND TRANSFER AGREEMENT AND DISCLOSURE

20. Collection Expenses

If we ever have to file a lawsuit to collect what you owe us, you agree to pay our reasonable expenses, including court costs and our attorneys' fees and costs.

21. Evidence

If we go to court for any reason, we can use a copy, microfilm or microfiche of any document to prove what you owe or that a transfer has taken place. A copy, microfilm or microfiche will have the same validity as the original.

22. Governing Law

Except to the extent that federal laws apply, this Agreement will be governed by the laws of the State of Hawaii. If any provision of this Agreement cannot legally be enforced, the provision will be deemed revised and enforced to the maximum extent possible, and this Agreement will be considered changed to the extent necessary to comply with law.

23. Jurisdiction and Venue

Jurisdiction and venue shall be vested in the courts of the State of Hawaii and federal courts in the District of Hawaii. The parties agree that any action to enforce any remedies under this Agreement and for any other purpose may be brought in the First Circuit Court of the State of Hawaii and federal court in the District of Hawaii.

MEMBERSHIP AND ACCOUNT AGREEMENT

This Agreement covers your rights and responsibilities concerning your accounts and the rights and responsibilities of the Credit Union providing this Agreement (Credit Union). In this Agreement, the words "you," "your," and "yours" mean anyone who signs an Account Card, Account Change Card, or any other account opening document (Account Card), or for whom membership and/or service requests are approved through the Credit Union's online application and authentication process. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one or more share or deposit accounts you have with the Credit Union.

Your account type(s) and ownership features are designated by you on your Account Card or through the Credit Union's online application and authentication process. By signing an Account Card or authenticating your request, each of you, jointly and severally, agree to the terms and conditions in this Agreement, and any Account Card, Funds Availability Policy Disclosure, Truth-in-Savings Disclosure, Electronic Fund Transfers Agreement and Disclosure, Privacy Disclosure, or Account Receipt accompanying this Agreement, the Credit Union Bylaws or Code of Regulations (Bylaws), Credit Union policies, and any amendments made to these documents from time to time that collectively govern your membership, accounts and services.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

- To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, if applicable, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

1. MEMBERSHIP ELIGIBILITY - To join the Credit Union, you must meet the membership requirements, including purchase and maintenance of the minimum required share(s) (hereinafter membership share) and/or paying a membership fee as set forth in the Credit Union's bylaws. You authorize us to check your account, credit and employment history, and obtain reports from third parties, including credit reporting agencies, to verify your eligibility for the accounts, products

and services you request and for other accounts, products, or services we may offer you or for which you may qualify.

2. INDIVIDUAL ACCOUNTS - An individual account is an account owned by one member who has qualified for credit union membership. If the account owner dies, the interest passes, subject to applicable law, to the account owner's estate or Payable on Death (POD) beneficiary/payee or trust beneficiary, subject to other provisions of this Agreement governing our protection for honoring transfer and withdrawal requests of an owner or owner's agent prior to notice of an owner's death, any security interest or pledge granted by the account owner, and our statutory lien rights.

3. JOINT ACCOUNTS - A joint account is an account owned by two or more persons.

a. Rights of Survivorship. Unless otherwise stated on the Account Card or documented through the Credit Union's online application and authentication process, a joint account includes rights of survivorship. This means that when one owner dies, all sums in the account will pass to the surviving owner(s). For a joint account without rights of survivorship, the deceased owner's interest passes to his or her estate. A surviving owner's interest is subject to the Credit Union's statutory lien for the deceased owner's obligations and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.

b. Control of Joint Accounts. Any owner is authorized and deemed to act for any other owner(s) and may instruct us regarding transactions and other account matters. Each owner guarantees the signature or authenticated request of any other owner(s). Any owner may withdraw or transfer funds, pledge to us all or any part of the shares, or stop payment on items without the consent of the other owner(s). We have no duty to notify any owner(s) about any transaction. We reserve the right to require written consent of all owners for any change to or termination of an account. If we receive written notice of a dispute between owners or inconsistent instructions from them, we may suspend or terminate the account and require a court order or written consent from all owners in order to act.

c. Joint Account Owner Liability. If an item deposited in a joint account is returned unpaid, a joint account is overdrawn, or if we do not receive final payment on a transaction, the owners, jointly and severally, are liable to us for any returned item, overdraft, or unpaid amount and for any related fees and charges,

regardless of who initiated or benefited from the transaction. If any account owner is indebted to us, we may enforce our rights against any account of the indebted owner, including all funds in the joint account, regardless of who contributed the funds.

4. POD/TRUST ACCOUNT DESIGNATIONS - A Payable on Death (POD) account or trust account designation is an instruction to the Credit Union that an individual or joint account so designated is payable to the owner(s) during his, her, or their lifetimes and, when the last account owner dies, is payable to all surviving POD or trust beneficiaries/payees. Funds in accounts payable to more than one surviving beneficiary/payee are owned jointly by such beneficiaries/payees with rights of survivorship among the beneficiaries/payees. Any POD or trust beneficiary/payee designation shall not apply to Individual Retirement Accounts (IRAs). We are not obligated to notify any beneficiary/payee of the existence of any account nor the vesting of the beneficiary/payee's interest in any account, except as otherwise provided by law. This paragraph does not apply to an account held on behalf of or in the name of a trust.

5. ACCOUNTS FOR MINORS - We may require any account established by a minor to be a joint account with an owner who has reached the age of majority under state law and who shall be jointly and severally liable to us for any returned item, overdraft, or unpaid amount on such account and for any related fees and charges. We may pay funds directly to the minor without regard to his or her minority. Unless a guardian or parent is an account owner, the guardian or parent shall not have any account access rights. We have no duty to inquire about the use or purpose of any transaction except as required by applicable law. We will not change the account status when the minor reaches the age of majority unless the change is authorized in writing by all account owners.

6. UNIFORM TRANSFERS TO MINORS ACCOUNT - A Uniform Transfers to Minors Account (UTMA) is an individual account created by a custodian who deposits funds as an irrevocable gift to a minor. The minor to whom the gift is made is the beneficiary of the custodial property in the account. The custodian has possession and control of the account for the exclusive right and benefit of the minor and, barring a court order otherwise, is the only party authorized to make deposits, withdrawals, or close the account. We have no duty to inquire about the use or purpose of any

MEMBERSHIP AND ACCOUNT AGREEMENT

transaction except as required by applicable law. If the custodian dies, we may suspend the account until we receive instructions from any person authorized by law to withdraw funds or a court order authorizing withdrawals.

7. AGENCY DESIGNATION ON AN ACCOUNT - An agency designation on an account is an instruction to us that the owner authorizes another person to make transactions as agent for the account owner regarding the accounts designated. An agent has no ownership interest in the account(s) or credit union voting rights. We have no duty to inquire about the use or purpose of any transaction made by the agent except as required by applicable law.

8. DEPOSIT OF FUNDS REQUIREMENTS - Funds may be deposited to any account, in any manner approved by the Credit Union in accordance with the requirements set forth in the Truth-in-Savings Disclosure. Deposits made by mail, at night depositories, or at unstaffed facilities are not our responsibility until we receive them. We reserve the right to refuse or to return any deposit.

a. Endorsements. We may accept transfers, checks, drafts, and other items for deposit into any of your accounts if they are made payable to, or to the order of, one or more account owners even if they are not endorsed by all payees. You authorize us to supply missing endorsements of any owners if we choose. If a check, draft, or item that is payable to two or more persons is ambiguous as to whether it is payable to either or both, we may process the check, draft, or item as though it is payable to either person. If an insurance, government, or other check or draft requires an endorsement, we may require endorsement as set forth on the item. Endorsements must be made on the back of the check or draft within 1½ inches of the top edge, although we may accept endorsements outside this space. However, any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you or any prior endorser will be your responsibility. If we offer a remote deposit capture service and you have been approved to use the service to make deposits to your account, you agree that, prior to transmitting check or draft images, you will restrictively endorse each original check or draft in accordance with any other agreement with us that governs this service.

b. Collection of Items. We act only as your agent and we are not responsible for handling items for deposit or collection beyond the exercise of ordinary care. We are not liable for the loss of an item in transit or the negligence of any correspondent. Each correspondent will only be liable for its own negligence. We may send any item for collection. Items drawn on an institution located outside the United States are handled on a collection basis only. You waive any notice of nonpayment, dishonor, or protest regarding items we purchase or receive for credit or collection to your account. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payor financial institution extra time beyond any midnight deadline limits.

c. Restrictive Legends. Some checks and drafts contain restrictive legends or similar limitations on the front of the item. Examples of restrictive legends include "two signatures required," "void after 60 days," and "not valid over \$500.00." We are not liable for payment of any check or draft contrary to a restrictive legend or other limitation contained in or on the item unless we have specifically agreed in writing to the restriction or limitation.

d. Final Payment. All checks, drafts, automated clearinghouse (ACH) transfers or other items credited to your account are provisional until

we receive final payment. If final payment is not received, we may charge your account for the amount of such items and impose a returned item fee on your account. Any collection fees we incur may be charged to your account. We reserve the right to refuse or return any item or fund transfer.

e. Direct Deposits. We may offer direct deposit services, including preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. You must authorize direct deposits or preauthorized transfers by completing a separate authorization document. You must notify us if you wish to cancel or change a direct deposit or preauthorized transfer. Any cancellation or change will become effective once we receive notice from you and have a reasonable period of time to act on your request. If your account is overdrawn, you authorize us to deduct the amount your account is overdrawn from any deposit, including deposits of government payments or benefits. If we are required to reimburse the U.S. Government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.

f. Crediting of Deposits. Deposits will be credited to your account on the day we consider them received as stated in our Funds Availability Policy Disclosure.

9. ACCOUNT ACCESS

a. Authorized Signature. Your signature on the Account Card, or authentication and approval of your account, authorizes your account access. We will not be liable for refusing to honor any item or instruction if we believe the signature is not genuine. If you have authorized the use of a facsimile signature, we may honor any check or draft that appears to bear your facsimile signature, even if it was made by an unauthorized person. You authorize us to honor transactions initiated by a third person to whom you have given your account information, even if you do not authorize a particular transaction.

b. Access Options. You may access your account(s) in any manner we permit including, for example, in person at one of our branch offices, at an ATM or point-of-sale device, or by mail, telephone, automatic transfer, internet access or mobile application. We may return as unpaid any check or draft drawn on a form we do not provide, and you are responsible for any losses, expenses or fees we incur as a result of handling such a check or draft. We have the right to review and approve any form of power of attorney and may restrict account withdrawals or transfers. We may refuse to honor a power of attorney if our refusal is conducted in accordance with applicable state law.

c. Credit Union Examination. We may disregard any information on any check or draft other than the signature of the drawer, the amount of the item, and any magnetic encoding. You agree that we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for sight examination of items.

10. FUND TRANSFERS - Fund transfers we permit that are subject to Article 4A of the Uniform Commercial Code, such as wire transfers, will be subject to such provisions of the Uniform Commercial Code as enacted by the state where the main office of the Credit Union is located, except as otherwise provided in this Agreement. ACH transfers are subject to rules of the National Automated Clearinghouse Association (NACHA). We may execute certain requests for fund transfers by Fedwire which are subject to the Federal Reserve Board's Regulation J.

a. Authorization for Transfers/Debiting of Accounts. You may make or order fund transfers to or from your account. We will debit your account for the amount of a fund transfer from your account and will charge your account for any fees related to the transfer.

b. Right to Refuse to Make Transfers/Limitation of Liability. Unless we agree otherwise in writing, we reserve the right to refuse to execute any payment order to transfer funds to or from your account. We are not obligated to execute any payment order to transfer funds out of your account if the amount of the requested transfer plus applicable fees exceeds the available balance in your account. We are not liable for errors, delays, interruptions or transmission failures caused by third parties or circumstances beyond our control including mechanical, electronic or equipment failure. In addition, we will not be liable for consequential, special, punitive or indirect loss or damage you may incur in connection with fund transfers to or from your account.

c. No Notice Required. We will not provide you with notice when fund transfers are credited to your account. You will receive notice of such credits on your account statements. You may contact us to determine whether a payment has been received.

d. Interest Payments. If we fail to properly execute a payment order and such action results in a delay in payment to you, we will pay you dividends or interest, whichever applies to your account, for the period of delay as required by applicable law. You agree that the dividend or interest rate paid to you will be based on the lowest nominal dividend or interest rate we were paying on any account during that period.

e. Provisional Credit for ACH Transactions. We may provisionally credit your account for an ACH transfer before we receive final settlement. If we do not receive final settlement, we may reverse the provisional credit or require you to refund us the amount provisionally credited to your account, and the party originating the transfer will not be considered to have paid you.

f. Payment Order Processing and Cut-off Times. Payment orders we accept will be executed within a reasonable time of receipt. Unless we have agreed otherwise in writing, a payment order may not necessarily be executed on the date it is received or on a particular date you specify. Cut-off times may apply to the receipt, execution and processing of fund transfers, payment orders, cancellations, and amendments. Fund transfers, payment orders, cancellations, and amendments received after a cut-off time may be treated as having been received on the next fund transfer business day. Information about any cut-off times is available upon request. From time to time, we may need to temporarily suspend processing of a transaction for greater scrutiny or verification in accordance with applicable law. This action may affect settlement or availability of the transaction.

g. Identifying Information. If your payment order identifies the recipient and any financial institution by name and account or other identifying number, the Credit Union and any other financial institutions facilitating the transfer may rely strictly on the account or other identifying number, even if the number identifies a different person or financial institution.

h. Amendments and Cancellations of Payment Orders. Any account owner may amend or cancel a payment order regardless of whether that person initiated the order. We may refuse requests to

MEMBERSHIP AND ACCOUNT AGREEMENT

amend or cancel a payment order that we believe will expose the Credit Union to liability or loss. Any request to amend or cancel a payment order that we accept will be processed within a reasonable time after it is received. You agree to hold us harmless from and indemnify us for all losses and expenses resulting from any actual or attempted amendment or cancellation of a payment order.

i. Security Procedures. We may require you to follow a security procedure to execute, amend or cancel a payment order so that we may verify the authenticity of the order, amendment or cancellation. You agree that the security procedure established by separate agreement between you and the Credit Union is commercially reasonable. If you refuse to follow a commercially reasonable security procedure that we offer, you agree to be bound by any payment order, whether authorized or not, that is issued in your name and accepted by us in good faith in accordance with the security procedure you choose.

j. Duty to Report Unauthorized or Erroneous Fund Transfers. You must exercise ordinary care to identify and report unauthorized or erroneous fund transfers on your account. You agree that you will review your account(s) and periodic statement(s). You further agree you will notify us of any unauthorized or erroneous transfers within the time frames described in the "Statements" section of this Agreement.

k. Recording Telephone Requests. You agree that we may record payment order, amendment and cancellation requests as permitted by applicable law.

l. Remittance Transfers. A "remittance transfer" is an electronic transfer of funds of more than \$15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. If we act as a remittance transfer provider and conduct a remittance transfer(s) on your behalf, the transaction(s) will be governed by 12 C.F.R. part 1005, subpart B - Requirements for remittance transfers. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

11. ACCOUNT RATES AND FEES - We pay account earnings and assess fees against your account as set forth in the Truth-in-Savings Disclosure and Schedule of Fees and Charges. We may change the Truth-in-Savings Disclosure or Schedule of Fees and Charges at any time and will notify you as required by law.

12. TRANSACTION LIMITATIONS

a. Withdrawal Restrictions. We will pay checks or drafts, permit withdrawals, and make transfers from the available balance in your account. The availability of funds in your account may be delayed as described in our Funds Availability Policy Disclosure. We may also pay checks or drafts, permit withdrawals, and make transfers when you have an insufficient available balance in your account if you have established an overdraft protection plan or, if you do not have such a plan with us, in accordance with our overdraft payment policy. We may refuse to allow a withdrawal in some situations and will advise you accordingly if, for example: (1) there is a dispute between account owners (unless a court has ordered the Credit Union to allow the withdrawal); (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; or (5) you fail to repay a credit union loan on time. We may require you to give written notice of 7 to 60 days before any intended

withdrawals.

b. Transfer Limitations. We may limit the dollar amount or the number of transfers from your account. Please consult your Truth-in-Savings Disclosure or your Electronic Fund Transfers Agreement and Disclosure.

13. CERTIFICATE ACCOUNTS - Any term share, share certificate, time deposit or certificate of deposit account (certificate account), whichever we offer as allowed by applicable federal or state law, is subject to the terms of this Agreement, the Truth-in-Savings Disclosure, the Account Receipt for each account, and any other documents we provide for the account, the terms of which are incorporated herein by reference.

14. OVERDRAFTS

a. Payment of Overdrafts. If, on any day, the available balance in your share or deposit account is not sufficient to pay the full amount of a check, draft, transaction, or other item, plus any applicable fee, that is posted to your account, we may return the item or pay it, as described below. The Credit Union's determination of an insufficient available account balance may be made at any time between presentation and the Credit Union's midnight deadline with only one review of the account required. We do not have to notify you if your account does not have a sufficient available balance in order to pay an item. Your account may be subject to a fee for each item regardless of whether we pay or return the item. We may charge a fee each time an item is submitted or resubmitted for payment; therefore, you may be assessed more than one fee as a result of a returned item and resubmission(s) of the returned item.

If we offer standard overdraft services, this service allows us to authorize payment for the following types of transactions regardless of whether your share or deposit account has sufficient funds: (1) share drafts/checks and other transactions made using your checking account, except as otherwise described below; (2) automatic bill payments; (3) and ACH transactions. For ATM and one-time debit card transactions, you must affirmatively consent to such coverage. Without your consent, the Credit Union may not authorize and pay an ATM or one-time debit card transaction that will result in insufficient funds in your account. If you have established a service linking your share or deposit account with other individual or joint accounts, you authorize us to transfer funds from another account of yours to cover an insufficient item, including transfers from a share or deposit account, an overdraft line-of-credit account, or other account you so designate. Services and fees for these transactions are shown in the document the Credit Union uses to capture your affirmative consent and the Schedule of Fees and Charges.

Except as otherwise agreed in writing, if we exercise our right to use our discretion to pay such items that result in an insufficiency of funds in your account, we do not agree to pay them in the future and may discontinue coverage at any time without notice. If we pay these items or impose a fee that results in insufficient funds in your account, you agree to pay the insufficient amount, including the fee assessed by us, in accordance with our standard overdraft services or any other service you may have authorized with us or, if you do not have such protections with us, in accordance with any overdraft payment policy we have, as applicable.

b. How Transactions are Posted to Your Account. Basically, there are two types of transactions that affect your account: credits (deposits of money into your account) and debits (payments out of your account). It is important to understand how each is applied to your account so that you know how

much money you have and how much is available to you at any given time. This section explains generally how and when we post transactions to your account.

Credits. Deposits are generally added to your account when we receive them. However, in some cases when you deposit a check, the full amount of the deposit may not be available to you at the time of deposit. Please refer to the Funds Availability Policy Disclosure for details regarding the timing and availability of funds from deposits.

Debits. There are several types of debit transactions. Common debit transactions are generally described below. Keep in mind that there are many ways transactions are presented for payment by merchants, and we are not necessarily in control of when transactions are received.

- Checks. When you write a check, it is processed through the Federal Reserve system. We receive data files of cashed checks from the Federal Reserve each day. The checks drawn on your account are compiled from these data files and paid each day. We process the payments from low to high dollar value.
- ACH Payments. We receive data files every day from the Federal Reserve with Automated Clearing House (ACH) transactions. These include, for example, automatic bill payments you have authorized. ACH transactions for your account are posted throughout the day in order of receipt.
- PIN-Based Debit Card Purchase Transactions. These are purchase transactions using your debit card for which a merchant may require you to enter your personal identification number (PIN) at the time of sale. They are processed through a PIN debit network. These transactions are similar to ATM withdrawal transactions because the money is usually deducted from your account immediately at the time of the transaction. However, depending on the merchant, a PIN-based transaction may not be immediately presented for payment.
- Signature-Based Debit Card Purchase Transactions. These are purchase transactions using your debit card that are processed through a signature-based network. Rather than entering a PIN, you typically sign for the purchase; however, merchants may not require your signature for certain transactions. Merchants may seek authorization for these types of transactions. The authorization request places a hold on funds in your account when the authorization is completed. The "authorization hold" will reduce your available balance by the amount authorized but will not affect your actual balance. The transaction is subsequently processed by the merchant and submitted to us for payment. This can happen hours or sometimes days after the transaction, depending on the merchant and its payment processor. These payment requests are received in real time throughout the day and are posted to your account when they are received.

The amount of an authorization hold may differ from the actual payment because the final transaction amount may not yet be known to the merchant when you present your card for payment. For example, if you use your debit card at a restaurant, a hold will be placed in an amount equal to the bill presented to you; but when the transaction posts, it will include any tip that you may have added to the bill. This may also be the case where you present your debit card for payment at gas stations, hotels and certain other retail establishments. We cannot control how much a merchant asks us to authorize, or when a merchant submits a transaction for payment.

This is a general description of certain types of transactions. These practices may change, and we reserve the right to pay items in any order we choose as permitted by law.

MEMBERSHIP AND ACCOUNT AGREEMENT

c. Understanding Your Account Balance. Your share draft account has two kinds of balances: the actual balance and the available balance. Your actual balance reflects the full amount of all deposits to your account as well as payment transactions that have been posted to your account. It does not reflect checks you have written and are still outstanding or transactions that have been authorized but are still pending. Your available balance is the amount of money in your account that is available for you to use. Your available balance is your actual balance less: (1) holds placed on deposits; (2) holds on debit card or other transactions that have been authorized but are not yet posted; and (3) any other holds, such as holds related to pledges of account funds and minimum balance requirements or to comply with court orders. We use your available balance to determine whether there are sufficient funds in your account to pay items, including checks and drafts, as well as ACH, debit card and other electronic transactions. Pending transactions and holds placed on your account may reduce your available balance and may cause your account to become overdrawn regardless of your actual balance. In such cases, subsequent posting of the pending transactions may further overdraw your account and be subject to additional fees. You should assume that any item which would overdraw your account based on your available balance may create an overdraft. You may check your available balance online at www.hificu.com, at an ATM, by visiting a credit union branch or by calling us at (808) 832-8700.

15. POSTDATED AND STALEDATED CHECKS OR DRAFTS - You agree not to issue any check or draft that is payable on a future date (postdated). If you do draw or issue a check or draft that is postdated and we pay it before that date, you agree that we shall have no liability to you for such payment. You agree not to deposit checks, drafts, or other items before they are properly payable. We are not obligated to pay any check or draft drawn on your account that is presented more than six months past its date; however, if the check or draft is paid against your account, we will have no liability for such payment.

16. STOP PAYMENT ORDERS

a. Stop Payment Order Request. Any owner may request a stop payment order on any check or draft drawn on the owner's account. To be binding, the order must accurately describe the check or draft, including the exact account number, check or draft number, and amount of the check or draft. This exact information is necessary for the Credit Union to identify the check or draft. If we receive incorrect or incomplete information, we will not be responsible for failing to stop payment on the check or draft. In addition, we must receive sufficient advance notice of the stop payment order to allow us a reasonable opportunity to act on it. If we recredit your account after paying a check or draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to assign to us all of your rights against the payee or other holders of the check or draft, and to assist us in any legal action.

Stop payment orders for preauthorized debit transactions from your account are governed by Regulation E. Please refer to the Electronic Fund Transfers Agreement and Disclosure for rules regarding stop payments on preauthorized debit transactions.

b. Duration of Order. You may make an oral stop payment order which will lapse within 14 calendar days unless you confirm it in writing, or in a record if allowed by applicable law, within that time. A written stop payment order is effective for six months and may be renewed for additional six-month periods

by submitting a renewal request in writing, or in a record if allowed by applicable law, before the stop payment order then in effect expires. We do not have to notify you when a stop payment order expires.

c. Liability. Fees for stop payment orders are set forth in the Truth-in-Savings Disclosure or Schedule of Fees and Charges. You may not stop payment on any certified check, cashier's check, teller's check, or any other check, draft, or payment guaranteed by us. Although payment of an item may be stopped, you may remain liable to any item holder, including us. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney's fees and all damages or claims related to our refusal to pay an item, as well as claims of any joint account owner or of any payee or endorsee for failing to stop payment of an item as a result of incorrect information provided by you.

17. CREDIT UNION LIABILITY - If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if, for example: (1) your account contains an insufficient available balance for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your or another financial institution's negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. We are not responsible for a check or draft that is paid by us if we acted in a commercially reasonable manner and exercised ordinary care. We exercise ordinary care if our actions or nonactions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearinghouse rules, and general financial institution practices followed in the area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Agreement. Any conflict regarding what you and our employees say or write will be resolved by reference to this Agreement.

18. CHECKS OR DRAFTS PRESENTED FOR PAYMENT IN PERSON - We may refuse to accept any check or draft drawn on your account that is presented for payment in person. Such refusal shall not constitute a wrongful dishonor of the check or draft, and we shall have no liability for refusing payment. If we agree to cash a check or draft that is presented for payment in person, we may require the presenter to pay a fee. Any applicable check or draft cashing fees are stated in the Schedule of Fees and Charges.

19. REMOTELY CREATED CHECKS OR DRAFTS

- For purposes of this paragraph, "account" means a transaction account, credit account, or any other account on which checks or drafts may be drawn. A remotely created check or draft is a check or draft created by someone other than the person on whose account the check or draft is drawn. A remotely created check or draft is generally created by a third party payee as authorized by the owner of the account on which the check or draft is drawn. Authorization is usually made over the telephone or through online communication. The owner of the account does not sign a remotely created check or draft. In place of the owner's signature, the remotely created check or draft usually bears a statement that the owner authorized the check or draft or bears the owner's printed or typed name. If you authorize a third party to draw a remotely created check or draft against your account, you may not later revoke or change your authorization. It is your responsibility to resolve any authorization issues directly with the third party. We are not required to credit your

account and may charge against your account any remotely created check or draft for which the third party has proof of your authorization.

20. PLEDGE, RIGHT OF OFFSET AND STATUTORY LIEN - Unless prohibited by law, you pledge and grant as security for all obligations you may have now or in the future, except obligations secured by your principal residence, all shares and dividends and all deposits and interest, if any, in all accounts you have with us now and in the future. If you pledge a specific dollar amount in your account(s) for a loan, we will freeze the funds in your account(s) to the extent of the outstanding balance of the loan or, if greater, the amount of the pledge if the loan is a revolving loan. Otherwise, funds in your pledged account(s) may be withdrawn unless you are in default. You agree we have the right to offset funds in any of your accounts against the obligation owed to us. Federal or state law (depending upon whether we have a federal or state charter) gives us a lien on all shares and dividends and all deposits and interest, if any, in accounts you have with us now and in the future. Except as limited by federal or state law, the statutory lien gives us the right to apply the balance of all your accounts to any obligation on which you are in default. After you are in default, we may exercise our statutory lien rights without further notice to you.

Your pledge and our statutory lien rights will allow us to apply the funds in your account(s) to what you owe when you are in default, except as limited by federal or state law. If we do not apply or offset the funds in your account(s) to satisfy your obligation, we may place an administrative freeze on your account(s) in order to protect our statutory lien rights and may apply or offset the funds in your account(s) to the amount you owe us at a later time. The statutory lien and your pledge do not apply to any Individual Retirement Account or any other account that would lose special tax treatment under federal or state law if given as security. By not enforcing our right to apply or offset funds in your account(s) to your obligations that are in default, we do not waive our right to enforce these rights at a later time.

21. LEGAL PROCESS - If any legal action is brought against your account, we may pay out funds according to the terms of the action or refuse any payout until the dispute is resolved, as permitted by law. Any expenses or attorney fees we incur responding to legal process may be charged against your account without notice, unless prohibited by law. Any legal process against your account is subject to our lien and security interest.

22. ACCOUNT INFORMATION - Upon request, we will give you the name and address of each agency from which we obtain a credit report regarding your account. We agree not to disclose account information to third parties except when: (1) it is necessary to complete a transaction; (2) the third party seeks to verify the existence or condition of your account in accordance with applicable law; (3) such disclosure complies with the law or a government agency or court order; or (4) you give us written permission.

23. NOTICES

a. Name or Address Changes. You are responsible for notifying us of any name or address change. The Credit Union is only required to attempt to communicate with you at the most recent address you have provided to us. We may require all name and address changes to be provided in writing. If we attempt to locate you, we may impose a service fee as set forth in the Truth-in-Savings Disclosure or Schedule of Fees and Charges.

b. Notice of Amendments. Except as prohibited

MEMBERSHIP AND ACCOUNT AGREEMENT

by applicable law, we may change the terms of this Agreement at any time. We will notify you, in a manner we deem appropriate under the circumstances, of any changes in terms, rates or fees as required by law. We reserve the right to waive any terms of this Agreement. Any such waiver shall not affect our right to future enforcement.

c. Effect of Notice. Any written notice you give us is effective when we receive it. Any written notice we give to you is effective when it is provided electronically or is deposited in the U.S. mail, postage prepaid and addressed to you at your statement mailing address, and will be effective whether or not received by you. Notice to any account owner is considered notice to all account owners.

d. Electronic Notices. If you have agreed to receive notices electronically, we may send you notices electronically and discontinue mailing paper notices to you until you notify us that you wish to reinstate receiving paper notices.

24. TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING - You agree that we may withhold taxes from any dividends or interest earned on your account as required by federal, state or local law or regulations. Your failure to furnish a correct Taxpayer Identification Number (TIN) or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service a percentage of dividends, interest, and certain other payments. If you fail to provide your TIN within a reasonable time we may close your account and return the balance to you, less any applicable service fees.

25. STATEMENTS

a. Contents. If we provide a periodic statement for your account, you will receive a periodic statement that shows the transactions and activity on your account during the statement period as required by applicable law. If a periodic statement is provided, you agree that only one statement is necessary for joint accounts. For share draft or checking accounts, you understand and agree that your original check or draft, when paid, becomes property of the Credit Union and may not be returned to you, but copies of the check or draft may be retained by us or by payable-through financial institutions and may be made available upon your request. You understand and agree that statements are made available to you on the date they are mailed to you or, if you have requested, on the date they are made available to you electronically. You also understand and agree that checks, drafts, or copies thereof are made available to you on the date the statement is mailed to you or is provided to you electronically, even if the checks or drafts do not accompany the statement.

b. Examination. You are responsible for promptly examining each statement upon receiving it and reporting any irregularities to us. If you fail to report any irregularities such as forged, altered, unauthorized, unsigned, or otherwise fraudulent items drawn on your account, erroneous payments or transactions, or other discrepancies that are reflected on your statement within 33 days of the date we sent or otherwise provided the statement to you, we will not be responsible for your loss. We also will not be liable for any items that are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of facsimile signature equipment.

Unauthorized electronic fund transfers governed by Regulation E are subject to different reporting periods. Please refer to the Electronic Fund Transfers Agreement and Disclosure for reporting requirements pertaining to electronic fund transfers.

c. Notice to Credit Union. You agree that the Credit Union's retention of checks or drafts does not alter or waive your responsibility to examine your statements or the time limit for notifying us of any errors. The statement will be considered correct for all purposes, and we will not be liable for any payment made or charge to your account unless you notify us in writing within the above time limit for notifying us of any errors. If you fail to receive a periodic statement, you agree to notify us within 14 days of the time you regularly receive a statement.

d. Address. If we mail you a statement, we will send it to the last known address shown in our records. If you have requested to receive your statement electronically, we will send the statement or notice of statement availability to the last e-mail address shown in our records.

26. INACTIVE ACCOUNTS - As allowed by applicable law, we may classify your account as inactive or dormant and assess a fee if you have not made any transactions in your account over a specified period of time. The period of inactivity, the fee for servicing an inactive or dormant account, and the minimum balance required to avoid the service fee, if any, are set forth in our Schedule of Fees and Charges. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, we reserve the right to transfer the account funds to an account payable or reserve account and to suspend any further account statements. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will then be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds. If you choose to reclaim such funds, you must apply to the appropriate state agency.

27. SPECIAL ACCOUNT INSTRUCTIONS - You may request that we facilitate certain trust, will, or court-ordered account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or post a bond or provide us with other protection. We may require that account changes requested by you, or any account owner, such as adding or closing an account or service, be evidenced by a signed Account Change Card or other document which evidences a change to an account and accepted by us.

28. TERMINATION OF ACCOUNT - We may terminate your account at any time without notice to you or may require you to close your account and apply for a new account if, for example: (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the account or of the funds in the account; (4) any checks or drafts are lost or stolen; (5) there are excessive returned unpaid items not covered by an overdraft protection plan; (6) there has been any misrepresentation or any other abuse of any of your accounts; (7) we reasonably deem it necessary to prevent a loss to us; or (8) as otherwise permitted by law. You may terminate an individual account by giving written notice. We reserve the right to require the consent of all owners to terminate a joint account. We are not responsible for payment of any check, draft,

withdrawal, transaction, or other item after your account is terminated; however, if we pay an item after termination, you agree to reimburse us.

29. TERMINATION OF MEMBERSHIP; LIMITATION OF SERVICES - You may terminate your membership by giving us written notice or by withdrawing your minimum required membership share, if any, and closing all of your accounts. You may be expelled from membership for any reason allowed by applicable law. We may restrict account access and services without notice to you when your account is being misused; you have demonstrated conduct which is abusive in nature; as outlined in any policy we have adopted regarding restricting services; or as otherwise permitted by law.

30. DEATH OF ACCOUNT OWNER - We may honor all transfer orders, withdrawals, deposits, and other transactions on an account until we know of a member's death. Even with such knowledge, we may continue to pay checks or drafts or honor other payments or transfer orders authorized by the deceased member for a period of ten days after the member's death unless we receive instructions from any person claiming an interest in the account to stop payment on the checks, drafts, or other items. We may require anyone claiming a deceased owner's account funds to indemnify us for any losses resulting from our honoring that claim. This Agreement will be binding upon any heirs or legal representatives of any account owner.

31. UNLAWFUL INTERNET GAMBLING AND OTHER ILLEGAL ACTIVITIES - You agree that you are not engaged in unlawful internet gambling or any other illegal activity. You agree that you will not use any of your accounts, access devices or services for unlawful internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful internet gambling or other illegal activities.

32. SEVERABILITY - If a court holds any portion of this Agreement to be invalid or unenforceable, the remainder of this Agreement shall not be invalid or unenforceable and will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of the Agreement.

33. ENFORCEMENT - You are liable to us for any losses, costs, or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs, or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post judgment collection actions.

34. GOVERNING LAW - This Agreement is governed by the following, as amended from time to time: the Credit Union's bylaws; local clearinghouse and other payment system rules; federal laws and regulations, including applicable principles of contract law; and the laws and regulations of the state of Hawaii. As permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the county in which the Credit Union is located.

35. NEGATIVE INFORMATION NOTICE - We may report information about your loan, share, or deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

MEMBERSHIP AND ACCOUNT AGREEMENT

36. MONITORING AND RECORDING COMMUNICATIONS - We may monitor and record communications between you and us, including telephone conversations, electronic messages, electronic records, or other data transmissions that affect your accounts or other products and services. Except as otherwise prohibited by applicable law, you agree we may monitor and record such communications without your approval or further notice to you.

37. CONSENT TO CONTACT - By signing or otherwise authenticating an Account Card, you agree we and/or our third-party providers, including debt collectors, may contact you by telephone or text message at any telephone number associated with your account, including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. You may withdraw the consent to be contacted on your wireless telephone number(s) at any time by any reasonable means. If you have provided a wireless telephone number(s) on or in connection with any account, you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent. Furthermore, you agree to notify us of any change to the wireless telephone number(s) which you have provided to us. In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number (i.e. cell phone number), to deliver to you any messages related to suspected or actual fraudulent activity on your account, data security breaches or identity theft following a data breach, money transfers or any other exigent messages permitted by applicable law. These contacts will not contain any telemarketing, cross-marketing, solicitation, advertising, or debt collection message of any kind. The contacts will be concise and limited in frequency as required by law. You will have an opportunity to opt-out of such communications at the time of delivery.

38. ARBITRATION - You and the Credit Union agree that any and all disputes arising out of, affecting, or relating to your accounts, or the products or services the Credit Union has provided, will provide or has offered to provide to you, and/or any aspect of your relationship with the Credit Union (hereafter referred to as the "Claims") that are threatened, made, filed or initiated after the Effective Date (defined below) of these Arbitration and Waiver of Class Action provisions (collectively, "Arbitration Agreement"), even if the Claims arise out of, affect or relate to conduct that occurred prior to the

Effective Date, shall, at the election of either you or us, be resolved by binding arbitration administered by the American Arbitration Association ("AAA") in accordance with its applicable rules and procedures for consumer disputes ("Rules"), whether such Claims are in contract, tort, statute, or otherwise. The Rules can be obtained on the AAA website free of charge at www.adr.org; or, a copy of the Rules can be obtained at any Credit Union branch upon request. Neither party shall be entitled to demand the arbitration of an action filed in small claims court (or an equivalent court in the state in which the member resides), for any claim or dispute within the scope of the small claims court's jurisdiction. But if a claim is brought, transferred, removed or appealed to a different court, such claim shall be subject to arbitration pursuant to this Arbitration Agreement. This Arbitration Agreement shall be interpreted and enforced in accordance with the Federal Arbitration Act set forth in Title 9 of the U.S. Code to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the origin or nature of the Claims at issue. The Claims shall be resolved by a single arbitrator appointed by the AAA. The arbitrator shall be an attorney or retired judge with experience and knowledge regarding financial institutions and transactions. We will advance and/or pay, as applicable, the fees and costs of the arbitration pursuant to this Agreement (i) if applicable law requires us to, (ii) if you prevail in the arbitration, or (iii) if we must advance such fees and costs in order for this arbitration provision to be enforced, subject to the arbitrator's award, if any, of arbitration fees and costs to the prevailing party. In each case, each party will pay for its own attorney fees and costs, if any, for prosecuting and defending claims, except that the arbitrator may award the prevailing party its reasonable attorney fees and costs, including expert witness fees. The arbitration hearing shall be conducted at a location within fifty miles of your residence (if in the United States) at the time the arbitration is initiated. If your residence is outside of the United States, the arbitration hearing will occur in Honolulu, HI. All statutes of limitations or other defenses relating to the timeliness of the assertion of a dispute or claim that otherwise would be applicable to an action brought in a court of law must be followed by the arbitrator, and the commencement of an arbitration under this Arbitration Agreement shall be deemed the commencement of an action for such purposes. The arbitrator's decision shall be final and binding and may be entered as a judgment in any state or federal court having jurisdiction. The arbitrator may award any remedy provided by the substantive law that would apply if the action were pending in court, including public injunctive relief. Any issue concerning whether or the extent to which any claim is subject to arbitration, including issues relating to the validity or enforceability of this arbitration provision, shall be determined by the arbitrator. Only a court, and not an arbitrator, however, shall determine the validity and effect of the class action

waiver below. For more details, check the American Arbitration Association's website, www.adr.org, or call the American Arbitration Association's Customer Service telephone number at (800) 778-7879, or contact any Credit Union branch or call the Credit Union at 832-8700 (Oahu) or toll-free 1 (800) 272-5255 (Continental U.S. and Neighbor Islands).

This Arbitration Agreement does not preclude you from bringing issues regarding your accounts to the attention of any federal, state or local agency or entity. Such agency or entity may be able to seek relief on your behalf. Nothing in this Arbitration Agreement shall limit your or our right, whether before, during, or after the pendency of any arbitration proceeding, to exercise any self-help remedies, such as set-off or repossession and sale of collateral, or to obtain provisional remedies (including but not limited to, injunctive relief or interpleader relief). The exercise of such rights will not constitute a waiver of the right to submit any dispute to arbitration.

Exception for Covered Loans to Covered Borrowers under the Military Lending Act. The arbitration provision does not apply to Covered Loans made to Covered Borrowers, as prohibited under the Military Lending Act, 10 US § 987(e)(3).

WAIVER OF CLASS ACTION - WE EACH AGREE THAT ANY AND ALL DISPUTES, WHETHER SUBMITTED TO ARBITRATION OR DECIDED BY A COURT, MUST BE BROUGHT IN THE PARTY'S INDIVIDUAL CAPACITY AND NOT AS A CLASS ACTION PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. YOU AGREE TO WAIVE THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR LITIGATE ON A CLASS-WIDE BASIS. YOU AGREE THAT YOU HAVE EXPRESSLY AND KNOWINGLY WAIVED THESE RIGHTS.

This Arbitration Agreement shall survive your death, the closing of any of your accounts, or the termination of any of your business or transaction(s) with us, and any bankruptcy filing to the extent consistent with applicable bankruptcy law. In the event the Class Action Waiver in this Arbitration Agreement is found to be unenforceable for any reason, the remainder of this Arbitration Agreement shall also be unenforceable. If any other term or provision of this Arbitration Agreement is held to be invalid or unenforceable, it shall be deemed revised and enforced to the maximum extent permissible, and the remaining provisions shall be enforced without regard to the invalid or unenforceable term or provision.



Hawaiian Financial Federal Credit Union **PRIVACY STATEMENT**

Rev. July 2021

FACTS	WHAT DOES HAWAIIAN FINANCIAL FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none">• Social security number and income• Account balances and payment history• Credit history and credit scores When you are <i>no longer</i> our member, we continue to share your information as described in this notice.	
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Hawaiian Financial FCU chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions? Call 808-832-8700		
What we do		
How does Hawaiian Financial FCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.	
How does Hawaiian Financial FCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• Open an account or deposit money• Pay your bills or apply for a loan• Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates or other companies.	
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none">• Sharing for affiliates' everyday business purposes - information about your creditworthiness• Affiliates from using your information to market to you• Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• Our affiliates include financial companies such as HICUSO LLC and non-financial companies such as HTFCU Financial Services, LLC.	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• Hawaiian Financial FCU does not share with nonaffiliates so they can market to you.	
Joint marketing	A formal agreement between nonaffiliates financial companies that together market financial products or services to you. <ul style="list-style-type: none">• Our joint marketing partners include credit card companies, securities broker-dealers and insurance agents.	



OUR ONLINE PRIVACY PRACTICES	Keeping financial and personal information secure is one of our most important responsibilities. Hawaiian Financial Federal Credit Union is committed to protecting the information of our members and other visitors who use our website. We value your trust and handle all personal information with care. As with information we collect through other means, we use the information you provide online to respond to your needs, service your accounts, and provide you with information about other services.
SECURE TRANSMISSIONS	To ensure information remains confidential, Hawaiian Financial Federal Credit Union uses encryption technology such as Secure Socket Layer (SSL) to protect information you enter and submit from our website.
E-MAIL SECURITY	Regular Internet e-mail is not secure. You should never provide information that is sensitive or confidential such as your social security number, account number or PIN numbers. We also ask that you do not send personal or account information through regular e-mail.
COOKIES	Cookies are pieces of information stored directly on the device you are using. Cookies we use do not contain or capture unencrypted Personal Information. Cookies allow us to collect information such as browser type, time spent on this site, pages visited, language preferences, and your relationship with us. We use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize/tailor your experience while engaging with us, and to recognize your device to allow your use of our online products and services. We collect statistical information about the usage of the site in order to continually improve the design and functionality, to monitor responses to our advertisements and content, to understand how account holders and visitors use the site and to assist us with resolving questions regarding the site. We also utilize cookies for advertising purposes. Tracking technologies also used are beacons, tags, pixels, and scripts to collect and track information and to improve and analyze our website.
LINKING TO OTHER SITES	To provide you with easy access to information, Hawaiian Financial Federal Credit Union may provide links to other websites such as mortgage companies, insurance companies, government agencies. These links are provided as a convenience to our members. We do not guarantee or endorse any of the content in these links, and Hawaiian Financial Federal Credit Union does not represent either the third party or the member if the two enter into a transaction. The privacy and security policies on these linked websites may differ from those practiced by Hawaiian Financial Federal Credit Union. We encourage you to read the privacy policies of all websites you visit, especially before providing any personal non-public information.
GOOGLE ANALYTICS	Many websites and apps use Google services to improve their content. When they integrate Google services, these sites and apps share information with Google. We use Google Analytics to better understand how users are visiting and using our sites. Google Analytics collects information such as how often users visit this site, what pages they visit when they do so, and what other sites they used prior to coming to this site. Google Analytics collects the IP address assigned to you on the date you visit this site, rather than your name or other identifying information. We do not combine the information collected through the use of Google Analytics with personally identifiable information. Although Google Analytics plants a cookie on your web browser to identify you as a unique user the next time you visit this site, the cookie cannot be used by anyone but Google. You may review further information about how Google Analytics collects and processes data and how to control the information sent to Google at "How Google uses information from sites or apps that use our services" at google.com/policies/privacy/partners/ .
HAWAIIAN FINANCIAL FEDERAL CREDIT UNION MOBILE APP	Hawaiian Financial Federal Credit Union's Mobile App periodically collects, transmits, and uses geolocation information for enabling features such as, but not limited to, card use and alerts to prevent fraudulent activities, but only if the end user expressly authorizes collection of such information. Geolocation information can be monitored on a continuous basis in the background only while the feature(s) are being used or not at all, depending on the end user's selection. The end user can change his/her/their location permissions at any time in their device settings.
PRIVACY POLICY	To learn what Hawaiian Financial Federal Credit Union does with your personal information, please view our Privacy Notice or contact us by mail, phone, or e-mail.

RATE AND FEE SCHEDULE

CURRENT SCHEDULE AS OF September 1, 2021

Savings Account Fees

Regular Share

Average Daily Balance of \$100 or higher.....	No Charge
Average Daily Balance below \$100.....	\$ 1.00/month

Money Market Savings

Average Daily Balance of \$500 or higher.....	No Charge
Average Daily Balance below \$500.....	\$ 1.00/month

Kids Club (For ages 0-12 years)

Minimum Balance Required.....	\$ 25.00
Monthly Service Fee.....	None

Advantage Savings (For ages 13 - 22 years)

Minimum Balance Required.....	\$ 25.00
Monthly Service Fee.....	None

Checking Account Fees

Preferred Checking

Average Daily Balance of \$400 or higher.....	No Charge
Average Daily Balance below \$400.....	\$ 5.00/month
Monthly Service fee waived for members with a minimum direct deposit of \$200 per pay period to Preferred Checking, age 55+, or \$50,000+ on deposit with the Credit Union.	

Value Checking

Average Daily Balance.....	None
Monthly Service Fee.....	None

Advantage Checking (For ages 16-22 years)+

Average Daily Balance.....	None
Monthly Service Fee.....	None
Non-Sufficient Fees.....	\$ 10.00/presentment

+One order free on HIFICU Custom Checks per year.

Account does not earn dividends.

Stop Payment Fee.....	\$ 20.00/item
Check Copy Fee.....	\$ 3.00/item
Non-Sufficient Funds Fee.....	\$ 20.00/presentment
Courtesy Overdraft Protection Fees.....	\$ 20.00/presentment

Check Fees

Teller Check fee.....	First One Free
(Fees on Daily Basis).....	\$ 5.00/check

Teller Check Stop Payment Fee.....	\$ 20.00/item
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Non-member (exchange for HIFICU share draft).....	\$ 10.00
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First Draft Order

HIFICU Custom Checks (80 drafts with duplicate).....	No Charge*
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All other styles	At Cost
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Draft Reorders

With Direct Deposit, Age 55+ or \$50,000 on deposit:

HIFICU Custom Checks (80 drafts with duplicate).....	No Charge*
All other styles.....	At Cost

Without Direct Deposit

All styles.....	At Cost
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Vinyl Covers.....	No Charge
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Wallets and Other Items.....	At Cost
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* Reorders are limited to 1 box per order.

ATM Fees

Withdrawal, Transfer, Balance Inquiry, Denial Fee at HIFICU ATMs and Bank of Hawaii ATMs, and Deposits made at HIFICU ATMs

First 10 per month.....Free**

Advantage Shares/Checking.....Free**

ATM fee after first 10 free per month at HIFICU ATMs and Bank of Hawaii ATMs.....\$1.00

Withdrawal, Transfer, Balance Inquiry, Denial Fee at Non-Hawaiian Financial FCU ATMs and Non-Bank of Hawaii ATMs.....\$1.00**

**When you use an ATM not owned by us or Bank of Hawaii, you may be charged a fee by the ATM operator and any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. Such fees are in addition to the \$1.00 fee that HIFICU charges.

Home Branching & Home Branching BillPayer

Home Branching Enrollment....Fee waived until further notice+

Home Branching BillPayer..... Fee waived until further notice*+

Home Branching Reconnect Fee

(service canceled w/ 90 days of inactivity).....\$ 4.00

Check Copy Fee.....\$ 3.00/item

Stop Payment Fee.....\$ 20.00/item

Non-sufficient Funds Fee.....\$ 20.00/presentment

+Regular fee is \$2.00/mo. (free w/direct deposit or Student Checking)

*+Regular fee is \$4.00/mo. Available only to members with Share Draft Accounts.

Safe Deposit Box Fees

Annual Rental

Size: 5 x 5 x 24	\$ 35.00
3 x 10 x 24	\$ 45.00
5 x 10 x 24	\$ 70.00
10 x 10 x 24	\$ 120.00

Change of Lock Fee.....At Cost

Drilling of Box Fee.....At Cost

Key Deposit.....\$ 10.00

Outgoing Wire Fees (per transfer)

Domestic.....\$ 35.00

International.....\$ 40.00

(Outgoing wires must be done in person and received by 9:00am. All wires received after 9:00am will be sent the following business day.)

Incoming Wire Fees

Incoming Wire Fee.....No Charge

Incoming Wire Instructions:

Credit: Hawaiian Financial Federal Credit Union
1138 North King Street
Honolulu, HI
ABA# 3213-7907-0

Final Credit: Member's Name
Account Number-sub account

RATE AND FEE SCHEDULE

Foreign Currency Exchange Fees (per transaction)

Buy from Member (any amount)	\$ 5.00
Returns over 5 business days	Buy Rate
Returns within 5 business days	\$ 5.00
Sell to Member (over \$350 U.S.)	\$ 5.00
Sell to Member (up to \$350 U.S.)	\$ 15.00

Other Service Fees (applicable to all accounts)

ACH Stop/Revocation	\$ 20.00/item
Account Closure Fee within 90 days	\$ 25.00
Account Reconciliation	\$ 15.00/hour
Account Research Fee	\$ 15.00/hour
Document Review Fee	Actual Charges May Apply
Inactive Account Fee (three years no activity)	\$ 5.00/month
Legal Processing Fee	\$ 40.00
(Garnishment, Levies)	
Money Order	\$ 2.00/item

(Maximum Dollar Amount Available)	\$1,000.00
Non-Sufficient Funds Fee	\$ 20.00/presentment
Return Deposit Fee	\$ 5.00/item
Return Deposit Fee	
(Shared Branching Returns)	\$ 15.00/item
Return Payment Fee	\$ 20.00/item
ShareCard or CheckCard Replacement	
Fee For Lost Cards	\$ 10.00
PIN Replacement Fee	\$ 1.00
Special Handling for Abandoned Account Fee	\$ 30.00/item
Statement Copy, Statement Duplicate	
or Account History	\$ 2.00/copy
VISA Gift Card Issuance Fee	\$ 3.00
VISA Prepaid Gift Card Issuance Fee	\$ 5.00

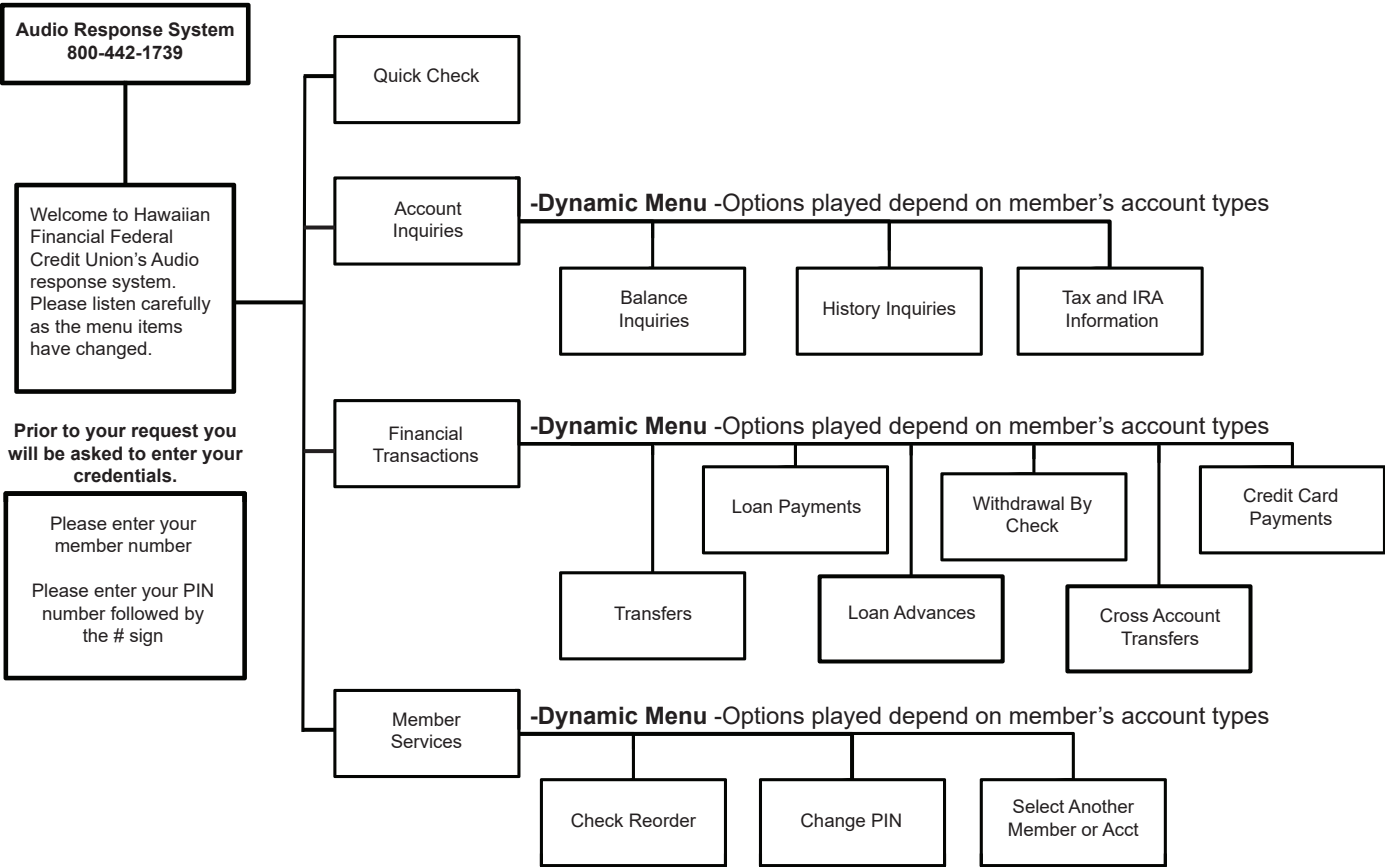
Credit Union Membership

Membership Share Par Value	\$ 5.00
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AUDIO RESPONSE

24/7 ANYTIME TELLER ACCESS

Call (800) 442-1739 to access your account via the phone. Follow the prompts below and use your account number and the last 4 digits of the primary member's social security number to start access. Please remember to change your code and keep it in a safe place.



The DYNAMIC MENU will provide you options based on the account relationships you have. The system will not ask if you want your credit card balance if you do not have a credit card or loan, the system will not prompt you for those options. Please listen to the prompts carefully to navigate HIFICU's Audio Response System. Throughout the call press * to RETURN to the previous menu or press # to END your call.

BRANCH AND CONTACT INFO

WAYS TO INTERACT WITH US

Main Branch

1138 North King Street
(808) 832-8700
Monday - Thursday 8:30 AM - 4:00 PM
Friday 8:30 AM - 6:00 PM

Airport Branch

277 Elliot Street
(808) 835-3344
Monday - Friday 7:30 AM - 3:30 PM

Kaimuki Branch

1144 10th Avenue Suite 101
(808) 735-6940
Monday - Thursday 8:30 AM - 4:00 PM
Friday 8:30 AM - 6:00 PM

Kapolei Branch

(located inside Kapolei Walmart)
(808) 380-7280
Monday - Friday 10:00 AM - 6:00 PM
Saturday 9:00 AM - 5:00 PM

Kuakini Branch

1703 Liliha Street
(808) 687-6280
Monday - Friday 7:30 AM - 3:30 PM

Kunia Branch

(located inside Kunia Walmart)
(808) 671-7788
Monday - Friday 10:00 AM - 6:00 PM
Saturday 9:00 AM - 5:00 PM

Maui Branch

(located inside Kahului Walmart)
(808) 866-5288
Monday - Friday 10:00 AM - 6:00 PM
Saturday 9:00 AM - 5:00 PM

Pearl City Branch

(located inside Pearl City Walmart)
(808) 777-3060
Monday - Friday 10:00 AM - 6:00 PM
Saturday 9:00 AM - 5:00 PM

Sheraton Waikiki Branch

2255 Kalakaua Avenue, Ste 3505, Manor Wing
(808) 931-8000
Call branch for hours.

Wheeler Branch

Wheeler AAF, 1129 Wright Ave
(808) 624-9801
Monday - Thursday 8:30 AM - 4:00 PM
Friday 8:30 AM - 6:00 PM

Online

Twitter/hificu
Facebook/hificu
Instagram/hificu

Important Contact Information

Main Branch	(808) 832-8700
Audio Response	(800) 442-1739
Loan Department	(808) 832-8740
Member Services	(808) 832-8700
VISA Credit Card Inquiry	1-866-820-6822
MasterCard Debit Card Lost or Stolen	1-833-933-1681
Email	info@hificu.com
ABA Routing Number	321379070

www.hificu.com



Federally Insured by NCUA



Hawaiian Financial Federal Credit Union

1138 North King St | (808) 832-8760
Honolulu HI 96817 | www.hificu.com



IMPORTANT DATES FOR THE MERGER

Wednesday, January 31, 2024

- Branch closes at 2:30 PM to prepare for system merger
- No online banking and limited access to funds via Debit Cards from 10:00 AM on January 31st to 8:30 AM on February 2nd

Thursday, February 1, 2024

- Branch closed - System unavailable
- Kamehameha FCU phone support available for questions from 8:30 AM - 2:30 PM at **808-842-9660**

Friday, February 2, 2024

- Activate and use your new HIFICU Debit Card
- Begin using your HIFICU checks
- Discontinue using KFCU checks and safely destroy remaining checks
- Set up online banking access at www.hificu.com
- Notify companies of your new HIFICU account information for existing automatic payments.

for life ...