

The fees appearing in this schedule are accurate and effective for accounts as of the Effective Date indicated. Any fees assessed could reduce the earnings on your account. All fees are subject to change without notice. If you have any questions or require current fee information on your accounts, please call the Credit Union at 808-531-3711.

Membership	
Inactive Account (no activity after two years)	\$5.00 / month
Checking	
Returned Item - NSF – Insufficient Funds (ACH, ATM, Bill Pay, Check)	\$28.00 / item
Overdraft Transfer (from savings)	\$2.00 / item
Paid Item (ACH, ATM, Bill Pay, Check, Debit Card, Over-the-Counter Withdrawal)	\$28.00 / item (No Maximum Limit)
Box of Checks (Order / Reorder)	At Cost (price varies based on check design)
Box of Checks for Aloha Rewards (Order / Reorder)	One free per calendar year (APFCU Check Design)
Money Market Savings Account (Regular)	
Below Minimum Balance Requirement	\$10.00 / month
ATM/Debit Card	
International Transaction	Up to 1% of transaction value
Replacement Card	\$10.00 / card
Rush Order	\$35.00 / card
Transaction Fees for ATMs	
ATM Excessive Withdrawal <i>This fee is assessed after the first five (5) withdrawals from a non-APFCU ATM per month</i>	\$2.00 / withdrawal
Wire Transfers	
Incoming	Free
Outgoing – Domestic (International not offered)	\$35.00
Processing Legal Orders	
Backup Withholding	\$30.00
Garnishment, Levy & Subpoena	\$50.00 / item (documents requested - \$2.00 / page)
Miscellaneous	
Abandoned Property	\$50.00 / account
Account Reconciliation	\$25.00 / hour
Account Research	\$25.00 / hour
Cashier's Check to 3 rd Party	\$8.00 / check (One (1) free per day)
Coin Bank	10% of collected amount (Members: Free)
Collection Item	\$25.00 / item
Early Closure (within 6 months)	\$25.00
Foreign Item Check Collection	\$28.00 / item
Notary	\$5.00 / document (Members: two (2) free per day)
Printed Copies (Checks, Documents, Statements, & Other items)	\$2.00 / item
Research Copies (Checks, Documents, Statements, & Other items)	\$2.00 / page
Return Item (deposited/cashed items)	\$15.00 / item
Returned Mail	\$5.00 / month
Signature Guarantee	Free
Stop Payment (ACH, Bill Pay, Cashier's Check, Checking)	\$28.00 / item
Safe Deposit Box*	
3 x 5 x 21 Annual Rental	\$30.00 / Year
5 x 5 x 21 Annual Rental	\$50.00 / Year
3 x 10 x 21 Annual Rental	\$55.00 / Year
5 x 10 x 21 Annual Rental	\$80.00 / Year
Lost Key	At Cost
Lock Replacement	At Cost
Forced Entry	At Cost
Safekeeping **	At Cost
Late Rental Payment (30 days overdue)	\$10.00 / month

*Offered at Kapolei and Main Branch only, please call (808) 531-3711 for availability. Not offered to business accounts. Contents of Safe Deposit Boxes are not insured by APFCU, the NCUA or any other government agency. Annual Rental Fees are automatically deducted from APFCU Checking account.

**Charged for storage after a box has been forcibly opened due to nonpayment of fees.