



## 2010 SCHEDULE OF FEES

PRODUCT/SERVICE	SERVICE CHARGE/FEE
<b>SAVINGS</b>	
Regular Savings, Christmas, Penny Pig's Posse Patrol (Kid's Club), Trust	\$5 Minimum Balance \$1 (one time) Membership Fee
IRA (Traditional, Roth, Coverdell)	\$10 Minimum Balance
Savings Certificates	\$1000 Minimum Balance
Deposited Checks Returned	\$25 per check
Official Checks (Payable to Person other than holder on account)	1 free per day, \$2 each thereafter
Official Checks (Payable to Person other than holder on account for Classic Club)	2 free per day, \$2 each thereafter
<b>CHECKING</b>	
Checking Accounts	\$20 to Open Account No Monthly Service Fee No Minimum Deposit
Classic Club Membership (Age 50+)	\$5 Minimum Balance
Stop Payment Order	\$15 per check
Statement Reconciliation Research	\$20 per hour or fraction thereof
Check Printing	Cost varies depending on styles of check ordered
Copy of Checks	\$3 per check
Non-Sufficient Funds (NSF) Transfer from Savings	\$3 per transfer
Overdraft Privilege	\$25 per item
Checks Returned NSF	\$25 per check
<b>PHFCU Online</b>	
Home Banking	Free
Bill Payment	Free
E-Statements	Free
<b>Request for Statement or Account History</b>	
Account History	Free
Statement Copy	\$3 per page
<b>Electronic Funds (ACH)</b>	
Non-Sufficient Funds Transfer	\$3 per transfer
Non-Sufficient Funds	\$25 per item
Stop Payment Order	\$15 per item
Overdraft Privilege	\$25 per item

PRODUCT/SERVICE	SERVICE CHARGE/FEE
<b>Automated Teller Machine (ATM)</b>	
Premier Cash Card and/or PHFCU Debit MasterCard	5 transactions free per month. Thereafter, \$1 per withdrawal and/or denials and \$.50 for transfers and/or balance inquiries
Withdrawals from ATM's which result in an overdrawn condition	\$25 per withdrawal
<b>Additional Services</b>	
Travelers Checks	None
Money Orders	1 free per day, \$2 each thereafter (\$1000 maximum per)
Money Orders for Classic Club	2 free per day, \$2 each thereafter (\$1000 maximum per)
Safe Deposit Box (Waipio Only)	\$50 annually for Medium Size \$75 annually for Large Size
U.S. Savings Bond	None
<b>Notary Public (call for an appointment)</b>	
Members:	No charge for original and first 4 signed copies. Additional signed copies are \$3 per signature.
Non-Members:	\$5 for original and \$3 per signature thereafter
<b>Wire Transfers of Funds (Western Corporate FCU), Outgoing</b>	
Domestic	\$20
Domestic (Classic Club)	\$10
International	\$35-\$45 each, dependent on currency used
International (Classic Club)	\$25-\$35 each, dependent on currency used
<b>Abandoned Accounts</b>	
Special Handling of Abandoned Accounts	\$30 each
Dormant account (2 years or more)	\$5 per month
Closing an Account that has been open for less than 6 Months	\$25
<b>Emergency Services</b>	
Stop Payment on CU Official Checks (Lost or stolen checks only)	\$20 per stop
Replacement (lost) ATM/Debit Card	\$10 per card
<b>Coin Deposits</b>	
Rolls	5 rolls of coins per day are free and thereafter \$0.25 per roll
Coin Machine (Members)	\$250 or less is free (Effective April 1, 2010, \$100 or less is free)
Coin Machine (Non-Members)	8%
<b>OTHER</b>	
Services of Legal Process Affecting	\$30 each
Bad Address Locator Fee	\$5 per incident