

Rate and Fee Disclosure



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This Rate and Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your savings (share), checking (share draft) and certificate (share certificate) accounts at Windward Community Federal Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Disclosure and acknowledges that it is a part of the Account Contract.

Rates for Savings (Share), Checking (Share Draft) and Certificate Accounts

Effective Date	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Required Balance	Dividends Compounded and Credited	Dividend Period
10/01/11						
Regular, Christmas, Vacation	0.399%	0.40%	\$5.00	\$100.00	Quarterly	Quarterly
Just Kids Account	0.399%	0.40%	\$25.00	\$100.00	Quarterly	Quarterly
IRA Shares	0.648%	0.65%		\$100.00	Quarterly	Quarterly
Checking \$1,000.00 to \$19,999.99 \$20,000.00 +	0.100% 0.249%	0.10% 0.25%	\$25.00	\$1,000.00	Monthly	Monthly
Money Market \$2,500.00 to \$10,000.00 \$10,001.00 to \$25,000.00 \$25,001.00 to \$50,000.00 \$50,001.00 to \$100,000.00 \$100,001.00 +	0.399% 0.499% 0.549% 0.648% 0.747%	0.40% 0.50% 0.55% 0.65% 0.75%		\$2,500.00	Monthly	Monthly

Truth-In-Savings Disclosures

Except as specifically described, the following disclosures apply to all of the accounts:

1. Rate Information

The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Board of Directors. Checking and Money Market accounts are Tiered Rate Accounts. The Dividend Rate for a particular tier will apply to the entire account balance if the account balance is within the balance range for that tier. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield set forth above are the rates and yields for the last dividend period as set forth above.

3. Compounding and Crediting

Dividends will be compounded and credited as set forth above. For dividend bearing accounts, 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

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by using the Average Daily Balance method, which applies an average daily periodic rate to the balance in the account for the period. Please see the Fee Schedule on page 3 regarding the minimum balance information to avoid monthly fees.

6. Account Limitations

For all accounts except checking accounts, no more than six preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. For a Christmas account, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

Fee Schedule

Regular Savings (monthly balance less than \$50.00)	\$2.00 per month
Checking (no monthly minimum balance)	Free
Money Market Savings (monthly balance less than \$2,500)	\$5.00 per month
Early Account Closure (if account closed within 90 days of opening)	\$25.00
Return Deposit	\$10.00 each
Automatic Transfer Savings to Checking	\$9.99 each
NSF (checks, ACH,)	\$22.00 each
Courtesy Pay Overdraft	\$22.00 each
Stop Payment (all items)	\$15.00 each
ACH Revocation	\$15.00 each
Inactive Account (after 36 months of no account activity/aggregate balance of \$5,000 or less)	\$5.00 month
Western Union and Bank Wire Fees (outgoing)	
Domestic	\$20.00 each
Foreign (depending on amount)	\$30.00-\$45.00 each
Bank Wire Fees (incoming)	Free
Levies, Garnishments, or Other Legal Process	\$25.00 per document
Copy of Check	\$2.00 each
Copy of Statement	\$2.00 each
Credit Union Cashier's Check	1 free per day /\$3.00 each additional
Money Orders	
Share balance less than \$1,000.00	\$2.00 each
Share balance over \$1,000.00 (up to 3 money orders)	Free
Xerox Copies (at the branch)	\$0.10 each
Temporary Checks (12 checks)	\$5.00
Travelers Cheques	Free
ATM or Debit Card Replacement	\$10.00
Letter of Support	\$10.00 each
Copy of Credit Union Documents	\$2.00 each
Research or Account Reconciliation	\$15.00 per hour
Notary Services	Free
ATM Withdrawals	\$1.00 each
ATM Balance Inquiries	\$0.75 each
ATM Withdrawals (Locations: WCFCU Kaneohe, Kailua and Main Branches, Bank of Hawaii - Kailua, Kaneohe, Camp Smith, all BOH ATM's located in Safeway Stores, and McDonalds-Waimanalo and Temple Valley)	
Free	
FAX Services	
Incoming	\$0.50 per page
Outgoing	\$1.00 per page
VISA Credit Card	
Cash Advance	\$1.50 each
Card Replacement	\$10.00 each
Design Your Own Card (DYOC)	\$10.00 each
Late Payment (if payment received 15 days after due date)	\$20.00 or balance due whichever is less
Loan Late Payment (minimum \$5.00)	5% of payment amount