

FEE SCHEDULE:
Effective May 16, 2008:
Below Minimum Balance Fees

• Regular Savings Account	\$5.00 per quarter
• Incentive Savings Account	\$5.00 per month
• Jumbo Savings Account	\$5.00 per month
• Akamai Savings	\$15.00 per quarter

Early Closing Fees

• Regular Savings Account	\$25.00
• Incentive Savings Account	\$25.00
• Jumbo Savings Account	\$25.00
• Money Market Savings Account	\$35.00
• Akamai Savings	\$50.00
• Ali`i Savings	\$50.00

IRA/CESA Transfer Fee	\$35.00
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Replacement Certificate of Deposit	\$10.00 per certificate
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Travelers Cheques

• Finance Factors Customers	No Charge
• Non-Customers	1.50% of amount purchased

Checks Issued to Third Party

• First Check Per Day	No Charge
• Additional Checks on the Same Day	\$10.00 per check

Notary Public

• For original document and one duplicate original	\$5.00 per party signing
• For each duplicate original thereafter	\$2.50 per party signing

Research

• Response to Document Request	\$30.00 per hour or fraction thereof
• Copying Fee	\$0.50 per page
• Off-Site Retrieval Fee	\$10.00 per box

Response to Legal Process/Subpoenas	\$50.00 per hour
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Returned Draft Fee	\$20.00 per draft
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Returned Check Fee	\$20.00 per check
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Stop Payment	\$20.00 per check
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Wire Transfers

• Incoming	\$20.00 per order
• Outgoing	\$75.00 per order