



FINANCE FACTORS

HAWAII'S CHOICE FOR HOME LOANS

General Disclosures For All Savings Accounts

Interest Rate and Annual Percentage Yield. All savings accounts ("account(s)") are variable-rate accounts. At our discretion, we may change the interest rates and annual percentage yields on the accounts (including your account) at any time, and as many times after the accounts (including your account) are opened, without giving you any prior notice. The initial interest rate and annual percentage yield for each account are the interest rate and annual percentage yield in effect on the date the account is opened, for that type of account and for the amount deposited. The annual percentage yield measures the total amount of interest paid on an account based on the initial interest rate in effect when the account is opened and the frequency of compounding, for a one (1) year (365-day period). The annual percentage yield is expressed as an annualized rate and assumes that the interest rate will not change, that interest will remain on deposit, and that no other transactions (deposits or withdrawals) occur, during the first year (365-day period). Any withdrawals will reduce earnings. For the current interest rates and annual percentage yields, refer to our current rate schedule or call us at the telephone number shown on our rate schedule during our normal business hours or visit our website at www.financefactors.com.

Minimum Balance. You must maintain at least the minimum balance amount in the account each day, in order to obtain the disclosed annual percentage yield. However, for those types of accounts which contain the tiered-rate feature, for any tier level, you must maintain at least the minimum balance amount for that tier level in the account each day, in order to obtain the disclosed annual percentage yield for that tier level. A tier level is a range of account balances. Different interest rates and annual percentage yields may apply to different tier levels.

Interest Calculation. Interest is computed on the basis of a 365-day year. Interest is calculated daily. We use the daily balance method to calculate the interest on each account. This method applies a daily periodic rate (based on the interest rate in effect for your account for that day) to the full amount of principal in the account at the end of each day.

Interest Accrual. Interest begins to accrue on cash and non-cash deposits (for example, checks) on the date of your deposit if made in person, or on the first business day after our receipt of your cash or non-cash deposit if not made in person. If you withdraw funds or close your account before any accrued interest is credited, you will receive the accrued interest on the withdrawn funds, up to the day prior to the day you withdraw the funds or close your account.



Finance Factors, Ltd. • 1164 Bishop Street, Ste. 300 • Honolulu, Hawaii 96813-2810
Oahu 522-2000 • Neighbor Islands 800-648-7136 • Fax 808-548-5148 • E-mail: info@financefactors.com

Guam: Finance Factors, Ltd. • 719 Marine Corps Drive, Ste. 103 • Tamuning, Guam 96911
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Deposits. You can make deposits at any of our branches or by mail addressed to the branch where your account is maintained. If you deposit a check or other item by mail, you should endorse it "for deposit" followed by the signature of all payees and your account number. We may set a maximum permitted balance for your account. If we do so, we will provide you notice thirty (30) days before we impose this limitation.

Withdrawals. You may make withdrawals of available funds from your account at any of our branches. You can do so by giving us a completed and signed withdrawal request on the form we have provided. We reserve the right to require at least seven (7) days written notice prior to any withdrawal from your account. Also, you may not make more than six (6) transfers and/or withdrawals during any calendar month to another account with us or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction. In addition, in certain situations, your right to withdraw may be affected by our hold policy.

Fees. A \$10 fee will be charged if an account is closed within 30 days of its opening. A \$10 per check fee will be charged on checks returned for insufficient or uncollected funds and for stop payment of checks.

ADDITIONAL DISCLOSURES FOR REGULAR SAVINGS ACCOUNTS:

(NOTE: EFFECTIVE OCTOBER 1, 2000, New Regular Savings Accounts Will No Longer Be Offered)

Minimum Opening Deposit. A minimum opening deposit of \$100 is required. If, however, you are opening this type of account for the purpose of receiving and automatically depositing interest payments from a Finance Factors, Limited time certificate account, a minimum opening deposit of only \$10 is required.

Interest Crediting and Compounding. Interest is credited to your account and compounded on a quarterly basis (each calendar quarter).

Fees. A \$5 fee will be charged each quarter if, during any day within that quarter, the end-of-day account balance is below the minimum balance amount (the minimum balance amount will be equal to the required minimum opening deposit amount of \$100 or \$10, as applicable).



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ADDITIONAL DISCLOSURES FOR INCENTIVE SAVINGS ACCOUNTS:

Minimum Opening Deposit. A minimum opening deposit of \$100 is required. If, however, you are opening this type of account for the purpose of receiving and automatically depositing interest payments from a Finance Factors, Limited time certificate account, a minimum opening deposit of only \$10 is required.

Interest Crediting and Compounding. Interest is credited to your account and compounded on a monthly basis (each calendar month).

Tiered-Rates. This type of account has a tiered-rate feature. This means that the interest rate and annual percentage yield for your account will depend on the tier level in which the end-of-day balance of your account falls. For example, if the end-of-day balance in the account is \$2,600, the interest rate paid on the entire balance in your account for that day will be the interest rate for the tier level for balances between \$2,500 and \$14,999.

Fees. A \$5 fee will be charged each month if, during any day within that month, the end-of-day account balance is below the minimum balance amount (the minimum balance amount will be equal to the required minimum opening deposit amount of \$100 or \$10, as applicable).

ADDITIONAL DISCLOSURES FOR STEP-UP SAVINGS ACCOUNTS:

Special Conditions. You must be under 18 years of age to qualify for this type of account.

Minimum Opening Deposit. A minimum opening deposit of \$5 is required.

Interest Crediting and Compounding. Interest is credited to your account and compounded on a monthly basis (each calendar month).

Tiered-Rates. This type of account has a tiered-rate feature. This means that the interest rate and annual percentage yield for your account will depend on the tier level in which the end-of-day balance of your account falls. For example, if the end-of-day balance in the account is \$2,600, the interest rate paid on the entire balance in your account for that day will be the interest rate for the tier level for balances between \$2,500 and \$14,999.



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ADDITIONAL DISCLOSURES FOR JUMBO SAVINGS ACCOUNTS:

Minimum Opening Deposit. A minimum opening deposit of \$50,000 is required.

Interest Crediting and Compounding. Interest is credited to your account and compounded on a monthly basis (each calendar month).

Tiered-Rates. This type of account has a tiered-rate feature. This means that the interest rate and annual percentage yield for your account will depend on the tier level in which the end-of-day balance of your account falls. For example, if the end-of-day balance in the account is \$45,000, the interest rate paid on the entire balance in your account for that day will be the interest rate for the tier level for balances between \$25,000 and \$49,999.

Fees. A \$5 fee will be charged each month if, during any day within that month, the end-of-day account balance is below \$100.

ADDITIONAL DISCLOSURES FOR MONEY MARKET SAVINGS ACCOUNTS:

Rate information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account at any time, without limit.

Compounding and crediting frequency - Interest will be compounded monthly. Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit at least \$10,000 at all Oahu branches or \$5,000 at the Hilo, Kahului, Keauhou-Kona, and Lihue branches to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. You will receive the MMSA base interest rate (0.30% APY) when your account daily balance drops below the minimum balance until your account meets the minimum balance.



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Accrual of interest on non-cash deposits - Interest begins to accrue on the business day that we receive your deposit of non-cash items (for example, checks).

Transaction limitations - All withdrawals and transfers are subject to availability of funds in your account and to any special limitations for the particular type of account described elsewhere in this Money Market Savings Account Additional Disclosures or in other disclosures you receive. Federal regulations limit the number of transfers you may make from a Money Market Savings Account. You may make no more than six (6) transfers or withdrawals during each thirty (30)-day statement cycle by pre-authorized transfer or automatic transfer to another account of yours or to a third party. Of these six (6), only three (3) can be made by check or similar order to a third party.

A preauthorized transfer includes any arrangement with us to pay a third party from your account at: (1) a predetermined time; (2) on a fixed schedule; or (3) upon written orders including orders received through the Automated Clearing House (ACH). If the transfer or withdrawal is initiated in person, then there is no limit on the number of payments that may be paid directly to you, directly to us for amounts you owe us, or transfers to other accounts you have with us. If you exceed these restrictions three (3) times in a twelve (12)-month period, you may incur service charges, and federal law requires us to close or convert your account for repeated violations.

We may refuse any withdrawal or transfer request that is greater in number than the frequency permitted, or that is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. If we honor a nonconforming request, we are not required to do so later. We may treat continued abuse of the stated limitations (if any) as your act of closing the account. If we close your account, we will send you a check for the balance of your account plus any accrued interest.

You may make an unlimited number of withdrawals from your account when made in person. See Fee Schedule for applicable transaction limitations and fees.

Fees - Please refer to our separate Fee Schedule for additional information about fees and charges.

A \$35 early closing fee will be assessed if you close the Money Market Saving Account **within 90 days** of account opening.



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Other restrictions – The Money Market Savings Account is available for Hawaii residents and businesses only. Special rates may be available for customers who have Finance Factors real estate secured loans.



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Additional Disclosures for Akamai Savings Account

Rate information – Your interest rate and annual percentage yield (“APY”) may change.

Frequency of rate changes – We may change the interest rate on your account at any time.

Determination of rate – At our discretion, we may change the interest rate on your account at any time, without limit.

Compounding and crediting frequency – Interest will be compounded quarterly. Interest will be credited to your account every quarter.

Minimum balance to open the account – You must deposit at least \$1,000 in funds drawn on a financial institution other than Finance Factors, in order to open this account.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. The minimum daily balance is \$1,000.

Accrual of interest on non-cash deposits – Interest begins to accrue on the business day that we receive your deposit of non-cash items (for example, checks).

Transaction limitations – All withdrawals and transfers are subject to availability of funds in your account and to any special limitations for the particular type of account described elsewhere in this addendum or in other disclosures you receive. Federal regulations limit the number of transfers you may make from this type of account. You may make no more than six (6) transfers or withdrawals during each thirty (30) – day statement cycle by pre-authorized transfer or automatic transfer to another account of yours or to a third party. Of these six (6), only (3) can be made by check or similar order to a third party.

A preauthorized transfer includes any arrangement with us to pay a third party from your account at: (1) a predetermined time; (2) on a fixed schedule; or (3) upon written orders including orders received through the Automated Clearing House (ACH). If the transfer or withdrawal is initiated in person, then there is no limit on the number of payments that may be paid directly to you, directly to us for amounts you owe us, or transfers to other accounts you have with us. If you exceed these restrictions three (3) times in a twelve (12) – month period, you may incur service charges, and federal law requires us to close or convert your account for repeated violations.

We may refuse any withdrawal or transfer request that is greater in number than the frequency permitted, or that is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. If we honor a nonconforming request, we are not required to do so later. We may treat continued abuse of the stated limitations (if any) as your act of closing the account. If we close your account, we will send you a check for the balance of your account plus any accrued interest.

You may make an unlimited number of withdrawals from your account when made in person. See Fee Schedule for applicable transaction limitations and fees.

Fees – A \$15 fee will be charged each quarter if, during any day within that quarter, the end-of-day balance is below the minimum balance requirement of \$1,000.

A \$50 early closing fee will be assessed if you close your account within 90 days of account opening.

Please refer to our separate Fee Schedule for additional information about fees and charges.

Other Restrictions – This account is available for Hawaii residents and businesses only. Special rates may be available for customers who have Finance Factors real estate secured loans.

Additional Disclosures for Ali'i Savings Account

Rate information – Your interest rate and annual percentage yield (“APY”) may change.

Frequency of rate changes – We may change the interest rate on your account at any time.

Determination of rate – At our discretion, we may change the interest rate on your account at any time, without limit.

Compounding and crediting frequency – Interest will be compounded monthly. Interest will be credited to your account every month.

Minimum balance to open the account – You must deposit at least \$50,000 in funds drawn on a financial institution other than Finance Factors, in order to open this account.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. The daily minimum balance is \$50,000. You will receive the current passbook interest rate when your account daily balance drops below the minimum balance until your account meets the minimum balance.

Accrual of interest on non-cash deposits – Interest begins to accrue on the business day that we receive your deposit of non-cash items (for example, checks).

Transaction limitations – All withdrawals and transfers are subject to availability of funds in your account and to any special limitations for the particular type of account described elsewhere in this addendum or in other disclosures you receive. Federal regulations limit the number of transfers you may make from this type of account. You may make no more than six (6) transfers or withdrawals during each thirty (30) – day statement cycle by pre-authorized transfer or automatic transfer to another account of yours or to a third party. Of these six (6), only (3) can be made by check or similar order to a third party.

A preauthorized transfer includes any arrangement with us to pay a third party from your account at: (1) a predetermined time; (2) on a fixed schedule; or (3) upon written orders including orders received through the Automated Clearing House (ACH). If the transfer or withdrawal is initiated in person, then there is no limit on the number of payments that may be paid directly to you, directly to us for amounts you owe us, or transfers to other accounts you have with us. If you exceed these restrictions three (3) times in a twelve (12) – month period, you may incur service charges, and federal law requires us to close or convert your account for repeated violations.

We may refuse any withdrawal or transfer request that is greater in number than the frequency permitted, or that is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. If we honor a nonconforming request, we are not required to do so later. We may treat continued abuse of the stated limitations (if any) as your act of closing the account. If we close your account, we will send you a check for the balance of your account plus any accrued interest.

You may make an unlimited number of withdrawals from your account when made in person. See Fee Schedule for applicable transaction limitations and fees.

Fees – Please refer to our separate Fee Schedule for additional information about fees and charges.

A \$50 early closing fee will be assessed if you close your account within 90 days of account opening.

Other Restrictions – This account is available for Hawaii residents and businesses only. Ali'i Savings accounts may *not* be secured as collateral on a loan.