



**HONOLULU FIRE DEPARTMENT**  
**FEDERAL CREDIT UNION**  
 1200 N. School Street  
 Honolulu, HI 96817  
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# TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

EFFECTIVE DATE: JULY 2010

ACCOUNT TYPE	DIVIDENDS			BALANCE REQUIREMENTS			ACCOUNT LIMITATIONS
	Rate/Annual Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	
<input type="checkbox"/> Regular Share	0.495% / 0.500%	Quarterly	Quarterly	Quarterly (Calendar)	\$100.00	\$100.00	\$100.00
<input type="checkbox"/> Hui Keiki	0.495% / 0.500%	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	--	--
<input type="checkbox"/> 9-1-1 Savings	1.243% / 1.250%	Quarterly	Quarterly	Quarterly (Calendar)	\$0.00	--	--
<input type="checkbox"/> Traditional IRA	2.970% / 3.000%	Quarterly	Quarterly	Quarterly (Calendar)	--	--	--
<input type="checkbox"/> Roth IRA	2.970% / 3.000%	Quarterly	Quarterly	Quarterly (Calendar)	--	--	--
<input type="checkbox"/> Super Savings	0.500% / 0.500%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	--	\$2,500.00
\$25,000.00 - \$49,999.99	0.500% / 0.500%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	--	\$2,500.00
\$50,000.00 - \$99,999.99	0.747% / 0.750%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	--	\$2,500.00
\$100,000.00 - Over	0.995% / 1.000%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	--	\$2,500.00
<input type="checkbox"/> Checking	0.495% / 0.500%	Quarterly	Quarterly	Quarterly (Calendar)	--	--	\$300.00

## ACCOUNT DISCLOSURES

**1. Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Super Savings account is a Tiered Rate account. If your Average Daily Balance is from \$2,500.00 to \$24,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$25,000.00 to \$49,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$50,000.00 to \$99,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$100,000.00 or greater, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

**2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. 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.** For all accounts, 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, you will not receive the accrued dividends.

**5. Balance Information.** To open any account you must deposit or already have on deposit at least the par value of one full share in a Regular Share account. The par value amount is \$100.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Regular Share accounts, there is a minimum Daily Balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met during each day of the dividend period, there will be a service fee as stated in the Fee Schedule. For Regular Share, Super Savings, and Checking accounts, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule. For accounts using the Average Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

**6. Account Limitations.** For Regular Share, Hui Keiki, 9-1-1 Savings, Traditional IRA, Roth IRA, and Super Savings accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft,

or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Checking accounts, no account limitations apply.

**7. Fees for Overdrawing Accounts.** Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

The rates and fees appearing with this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

