HAWAII STATE
FEDERAL CREDIT UNION
P.O. Box 3072 • Honolulu, HI 96802-3072

CONSUMER TRUTH-IN-SAVINGS DISCLOSURE

(Effective Date: Nov. 1, 2026)

Regular Share, Investment Share, Relationship Max Share℠, Individual Retirement, HiFlex, Simple Checking, Dividend Checking, Relationship Checking

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS		BALANCE REQUIREMENTS			ACCOUNT LIMITATIONS AND BONUSES
	Dividend Rate/ Annual Percentage Yield (APY) *(see § 2)*	**Dividends Compounded; Dividends Credited; and Dividend Period** *(see § 4)*	**Minimum Opening Deposit**	**Monthly Service Fee; Minimum Balance or Other Methods to Avoid Monthly Service Fee** *(see § 6)*	**Minimum Daily Balance to Earn APY**	
Regular Share	0.050% / 0.05%	Monthly	$20	None	None	Account transfer and deposit limitations apply *(see § 10)*.
Investment Share (No New Accounts) $0.00 - $2,499.99 $2,500.00 - $24,999.99 $25,000.00 - $49,999.99 $50,000.00 - $99,999.99 $100,000.00 or greater	 0.050% / 0.05% 0.070% / 0.07% 0.180% / 0.18% 0.180% / 0.18% 0.180% / 0.18%	Monthly	$2,500	None	None	Account transfer and deposit limitations apply *(see § 10)*.
Relationship Max Share℠ $0.00 - $24,999.99 $25,000.00 - $49,999.99 $50,000.00 - $99,999.99 $100,000.00 - $249,999.99 $250,000.00 - $499,999.99 $500,000.00 or greater	 0.050% / 0.05% 0.050% / 0.05% 0.995% / 1.00% 1.982% / 2.00% 1.982% / 2.00% 1.982% / 2.00%	Monthly	$2,500; Relationship Checking is required	None	None	Account transfer and deposit limitations apply. Account will be converted to a different type of account if the Relationship Checking Account is closed *(see §10)*.
Individual Retirement (IRA)	0.200% / 0.20%	Monthly	$100	None	None	Account transfer and deposit limitations apply *(see § 10)*. Non-Member IRA beneficiary fees apply *(see § 12)*.
HiFlex	0% / 0%	N/A	$5	$5/month service fee; waived with e-Statement by primary member or Direct Deposit by any member	N/A	Account deposit limitations apply *(see § 10)*.
Simple Checking	0% / 0%	N/A	$50 (or $5 with Direct Deposit)	$5/month service fee; waived with e-Statement by primary member or Direct Deposit by any member, or any member age 55+	N/A	Account deposit limitations apply *(see § 10)*.
Dividend Checking	0.020% / 0.02%	Monthly	$50 (or $5 with Direct Deposit)	$5/month service fee; waived with $1,000 Average Daily Balance or 20 debit card purchases posted	None	Account deposit limitations apply *(see § 10)*.
Relationship Checking $0.00 - $9,999.99 $10,000.00 - $24,999.99 $25,000.00 - $49,999.99 $50,000.00 or greater	 0.020% / 0.02% 0.020% / 0.02% 0.020% / 0.02% 0.030% / 0.03%	Monthly	$2,500	$20/month service fee; waived with $25,000 combined balance *(see § 7)*	None	Relationship Bonus (0.65% annually based on qualifying balance), payable monthly in addition to dividends *(see § 8)*. In addition, a Debit Card Cash Back of up to 1% on certain transactions may apply *(see § 9)*. Account deposit limitations apply *(see § 10)*.

Hawaii State Federal Credit Union (HSFCU) may offer other rates for these accounts from time to time.

ACCOUNT DISCLOSURES

All accounts described in this Disclosure are share (savings) and share draft (checking) accounts. This Disclosure is supplemented by the Consumer Membership and Account Agreement, Bylaws, Consumer Fee Schedule, Overdraft Disclosure Addendum, Arbitration Agreement (Addendum to the Membership and Account Agreement) (if applicable), Funds Availability Policy, Consumer Electronic Fund Transfers Agreement and Disclosure, and other disclosures and agreements, as they may be amended from time to time by HSFCU. Copies may be available online or by visiting or contacting HSFCU.

1. **Bylaw Requirements**. You must be or become a member with a checking or savings (non-term) account, and you must deposit or already have on deposit at least the par value of one (1) full share in your accounts. The par value amount of one share is $100. The maximum amount of shares that may be held by any one member shall be established from time to time by the Board of Directors. If you fail to maintain at least the par value of one share you may be terminated from membership.

2. **Rate Information**. The Annual Percentage Yield (APY) 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 that earn dividends, the Dividend Rates and APYs are variable and may change at any time as determined by the Board of Directors. The Dividend Rates and APYs are the prospective rates and yields that HSFCU anticipates paying for the applicable Dividend Period. The Investment Share, Relationship Max Share, and Relationship Checking Accounts are tiered rate accounts. For these accounts, the balance ranges, Dividend Rates and APYs are listed in the Rate Schedule. When a particular balance range is met, the rate will apply to the full balance in that account.

3. **Nature of Dividends**. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the Dividend Period.

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4. **Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends and Dividend Period applicable to each account that earns dividends are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. For purposes of calculating dividends, the Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month. For all accounts that earn dividends, the daily balance method is used to earn dividends, which are calculated by applying a daily periodic rate to the principal in the account each day of the Dividend Period.

5. **Accrual of Dividends**. For all accounts that earn dividends, dividends will begin to accrue on non-cash 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.

6. **Monthly Service Fees**. For all Checking Accounts, a monthly service fee is assessed unless you satisfy one of the requirements to avoid the monthly service fee for that account, as described in the Rate Schedule. E.g., for Dividend Checking Accounts, one way to avoid the monthly service fee is by maintaining the applicable minimum average daily balance set forth in the Rate Schedule for the Service Fee Period. The Service Fee Period is different from the Dividend Period. For purposes of calculating monthly service fees for HiFlex, Simple Checking, and Dividend Checking Accounts, the Service Fee Period begins on the first calendar day after the end of the prior Service Fee Period (which may be prior to the first day of the calendar month) and ends on the last day during the calendar month on which HSFCU processes transactions (i.e., every day except Sundays and federal holidays). E.g., if May 29 is the last processing day in May, and June 29 is the last processing day in June, the Service Fee Period for the June periodic statement will be May 30 to June 29. The average daily balance to determine whether the monthly service fee is charged is calculated by adding the balance in the account for each day of the Service Fee Period and dividing that figure by the number of days in the Service Fee Period. For Dividend Checking Accounts, debit card purchases must be posted during the Service Fee Period to qualify for the monthly service fee waiver. For Relationship Checking Accounts, the Service Fee Period begins on the first calendar day of the month and ends on the last calendar day of the month. Monthly service fees for Checking Accounts may result in a negative account balance.

7. **Relationship Checking Account Monthly Service Fee**. The monthly service fee for Relationship Checking Accounts is not charged if the primary member has a $25,000 combined balance for the Service Fee Period. We calculate the combined balance by adding the primary member's average daily balance during the Service Fee Period for all consumer savings, checking and term share accounts, and the balance at the end of the Service Fee Period for all consumer loans, lines-of-credit, home equity lines of credit (HELOCs) and credit cards in good standing. Accounts must remain open at the end of the Service Fee Period to be included. Mortgages, business accounts and business loans are excluded. We may determine the credit card balance on a date prior to the end of the Service Fee Period.

8. **Relationship Bonus.** Relationship Checking Accounts pay a Relationship Bonus based on the primary member's qualifying savings, checking, term share and loan balances. The bonus is in addition to any dividend that may be earned and will be paid into the primary member's Relationship Checking Account at the end of the Dividend Period. The Relationship Bonus is on the Rate Schedule. The bonus will be calculated using the lesser of the primary member's (a) average daily balance for all consumer savings, checking and term share accounts during the Dividend Period, and (b) balance at the end of the Dividend Period for all consumer loans, lines-of-credit, home equity lines of credit (HELOCs) and credit cards in good standing. Accounts must remain open at the end of the Dividend Period to be included. Mortgages, business accounts and business loans are excluded. We may determine the credit card balance on a date prior to the end of the Dividend Period. We may discontinue the bonus at any time as determined by the Board of Directors. The bonus is paid from funds legally available for such distribution. There is no compounding of the bonus, and no accrual prior to the payment date. If the Relationship Checking Account is closed before a bonus is credited, the bonus will not be paid.

9. **Relationship Checking Debit Card Cash Back**. Relationship Checking Debit Card holders will receive a rebate ("Debit Card Cash Back") of up to one percent (1%) of qualifying debit card purchases for merchandise, net of all returns and credits processed through your debit card, up to $20 per month for your Relationship Checking Account. To qualify for the Debit Card Cash Back, the purchase must be made with your debit card. The Debit Card Cash Back will be accumulated and credited to your Relationship Checking Account by the first processing day of the following month. In order to receive the Debit Card Cash Back, your Relationship Checking Account must remain open through the first processing day of the following month. Debit Card Cash Back is not earned for fees, surcharges, cash advances, transactions at ATMs, or foreign currency conversion charges. All returns and credits processed through your debit card will be deducted from your qualifying debit card purchases to determine the amount of your Debit Card Cash Back. We may revise or stop the Debit Card Cash Back program at any time by mailing, e-mailing or delivering notice to you as required by law. (Returns and credits may be processed through your debit card if the other party has your debit card number, even if the other party does not have physical possession of your card.)

10. **Account Limitations**. For all accounts: We may decline any transaction if your available balance is insufficient and return the transaction unpaid. Please see additional information in § 11 below. HSFCU reserves the right to refuse deposits larger than $250,000. For Regular Share, Investment Share, Relationship Max Share, and Individual Retirement Accounts: You may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, , draft, debit card or similar order. Transactions on these accounts that exceed the transfer limitations may not be processed. If you exceed these limitations, your account may be subject to a fee or be closed. HSFCU reserves the right to require written notice up to 60 days before a withdrawal For Relationship Max Share Accounts: A Relationship Checking Account is required. If your Relationship Checking Account is closed prior to May 31, 2026, we may convert your Relationship Max Share Account to an Investment Share Account. If your Relationship Checking Account is closed on or after June 1, 2026, we may convert your Relationship Max Share Account to a Regular Share Account. Please refer to the Rate Schedule and Account Disclosures for more information. For HiFlex Accounts: HiFlex Accounts are alternatives to traditional checking accounts. There is no check-writing on HiFlex Accounts. We will reject checks on HiFlex Accounts and return them unpaid. If you provide routing and account numbers to others to make a transaction (purchase, payment or credit) on your HiFlex Account *be sure that the other party will use the Automated Clearing House (ACH) system to process the transaction, and that the transaction will be processed as an electronic debit or electronic credit*. Otherwise, we will reject the transaction. Debit card access may not be available for all accounts.

11. **Overdrawing Accounts and Fees**. Overdraft Fees are assessed when there is not enough available balance in your account to pay for a transaction, item or fee at the time it is presented to us for payment (posting) and the transaction or item is paid. We will assess fees even if the current or actual balance in your account exceeds the amount of the item or transaction, and even if your available balance was sufficient to cover a debit card transaction at the time we pre-authorized the item or transaction at the merchant's request. Fees are assessed for each item or transaction that would cause an overdraft at the time of payment if we pay the item or transaction, including, e.g., checks, drafts, ACH debits, electronic transactions, and other items and transactions. You may be charged more than one fee if multiple items or transaction are paid when the available balance in your account is insufficient (overdrawn). There is no limit on the total fees that we can charge you for overdrafts on your account. We will not charge you an Overdraft Fee for a debit card transaction or ATM withdrawal that we decline to authorize. *The fee is not applicable to HiFlex Accounts.* The amounts of the Overdraft Fees are disclosed in the Consumer Fee Schedule.

If you have opted in to our Overdraft Payment Service to request that we honor ATM transactions and one-time debit card transactions when you do not have a sufficient available balance, we will assess an Overdraft Fee each time such an item or transaction posts when you do not have a sufficient available balance in your account. We will not, however, charge an Overdraft Fee for an ATM transaction or a one-time debit card transaction for your consumer account if you have not opted-in to our Overdraft Payment Service. If you do not opt-in to our Overdraft Payment Service, HSFCU may decline and not pay this type of transaction.

See the Overdraft Disclosure Addendum, Consumer Membership and Account Agreement, Funds Availability Policy, Overdraft Consent Form and the Overdraft Protection Program (Transfers) Authorization form (if applicable), and Consumer Fee Schedule for more information regarding overdrafts, determining your available balance, posting transactions, preauthorization commitments, availability of funds, overdraft fees, minimizing fees, and other important information.

For HiFlex Accounts: Items and transactions that may overdraw your account will generally be declined and returned unpaid. There may be situations, however, in which items and transactions may be processed that will result in overdrafts. If your account is overdrawn, you are still responsible for the deficit, although HSFCU does not assess Overdraft Fees for HiFlex Accounts. Fees, however, may be charged by merchants or third parties for returned items and transactions. The merchant or third party might make multiple attempts to obtain payment through HiFlex Accounts, which may result in multiple fees from the merchant or third party. If an item or transaction is rejected, we suggest you refer to your transaction agreement and contact the merchant or third party. Overdraft services, such as the Overdraft Protection Program (Transfers) and linking a Line of Credit, are not available for HiFlex Accounts.

12. **Non-Member IRA Beneficiary**. Upon the death of the Individual Retirement Account (IRA) owner, funds will be placed in a Beneficiary IRA for each beneficiary. Fees apply if the beneficiary is not a member. See the Consumer Fee Schedule.

13. **Confirmation of Payments and Transactions.** You are responsible for promptly examining each statement, document or other notice (including via digital banking) and promptly reporting any irregularities to us. Please see the other documents applicable to your membership and accounts for important information regarding your responsibilities, phone numbers, addresses and deadlines to contact us to report discrepancies and disputes. See, e.g., *Consumer Membership and Account Agreement* (including Statements); *Consumer Electronic Fund Transfers Agreement and Disclosure* (including Member Liability; Billing Errors); *Consumer Digital Banking Services Agreement* (including Duty to Review Transactions; Unintended Recipients; Error Resolution); *Dispute Contact Information*; *Billing Rights and Error Resolution Notices for Consumer Accounts*; *Error Resolution Notice for Consumer Electronic Fund Transfers*; *Electronic Statement Agreement* (including In Case of Errors or Questions) and your periodic statement.

14. **Consumer Use.** These accounts are for personal, family or household purposes only. If the account is going to be used for any other purpose, contact us.

15. **Additional Information.** The rates appearing in the Rate Schedule are accurate and effective for accounts as of the Effective Date indicated. If you have any questions or require current rate information on your accounts, please call HSFCU on Oahu at (808) 587-2700 or US Toll-Free at (888) 586-1056.

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CONSUMER TRUTH-IN-SAVINGS DISCLOSURE (Effective Date: November 1, 2026)

Always Saving

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS			BALANCE REQUIREMENTS			ACCOUNT LIMITATIONS
	Dividend Rate / Annual Percentage Yield (APY) *(see § 2)*		Dividends Compounded; Dividends Credited and Dividend Period *(see § 4)*	Minimum Opening Deposit	Monthly Service Fee; Minimum Balance or Other Methods to Avoid Monthly Service Fee *(see § 6)*	Minimum Daily Balance to Earn APY	
	Base Rate*	Qualified Rate*					
Always Saving			Monthly	$100	$5/month service fee; waived with $500 Average Daily Balance	None	Account limitations apply *(see § 7)*.
$0.00 to $2,500.00	0.050% / 0.05%	4.889% / 5.00%					
$2,500.01 to $5,000.00	0.050% / 0.05% to 0.05%	4.889% / 5.00% to 5.00%					
$5,000.01 to $100,000.00	0.050% / 0.05% to 0.05%	2.960% / 5.00% to 3.10%					
$100,000.01 to $250,000.00	0.050% / 0.05% to 0.05%	2.960% / 3.10% to 3.04%					
Above $250,000.00	0.050% / 0.05% to 0.05%	2.960% / 3.04% to 3.00%					

* The Base Rate will apply unless the requirements for the Qualified Rate are satisfied for the particular month. See § 2 for more information.
Hawaii State Federal Credit Union (HSFCU) may offer other rates for these accounts from time to time.

ACCOUNT DISCLOSURES

The account described in this Disclosure is a share account. This Disclosure is supplemented by the Consumer Membership and Account Agreement, Bylaws, Consumer Fee Schedule, Overdraft Disclosure Addendum, Arbitration Agreement (Addendum to the Membership and Account Agreement) (if applicable), Funds Availability Policy, Consumer Electronic Fund Transfers Agreement and Disclosure, and other disclosures and agreements, as they may be amended from time to time by HSFCU. Copies may be available online or by visiting or contacting HSFCU.

1. **Bylaw Requirements**. You must be or become a member with a checking or savings (non-term) account, and you must deposit or already have on deposit at least the par value of one (1) full share in your accounts. The par value amount of one share is $100. The maximum amount of shares that may be held by any one member shall be established from time to time by the Board of Directors. If you fail to maintain at least the par value of one share you may be terminated from membership.

2. **Rate Information**. The Annual Percentage Yield (APY) 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 that earn dividends, the Dividend Rates and APYs are variable and may change at any time as determined by the Board of Directors. The Dividend Rates and APYs are the prospective rates and yields that HSFCU anticipates paying for the applicable Dividend Period.

Always Saving Accounts are tiered rate accounts. Each Dividend Rate and APY will apply only to that portion of the account balance within each balance range (tier). The balance range and corresponding Dividend Rates and APYs applicable to each tier are disclosed in the Rate Schedule. Your Account earns dividends at the Base Rates. You may be eligible to earn the Qualified Rates when your balance grows. You will earn the Qualified Rate for each balance tier for that month if at the time of HSFCU's review, your balance is greater than your previous monthly statement ending balance. You will earn the Base Rate for each balance tier for that month if at the time of HSFCU's review, your balance is the same as or less than your previous monthly statement ending balance. HSFCU performs its review on HSFCU's last processing day of each month (excluding Sundays and federal holidays). The review is performed at approximately 8:00 pm HST, but may sometimes occur later. Because the review time can vary, ensure that your balance is greater than your previous monthly statement ending balance ***at all times between 8:00 pm and midnight HST on the last processing day of the month to qualify for the Qualified Rate.*** Transactions that post after the review is performed, and dividends for the current month, will not be considered when determining whether the Qualified Rate applies.

3. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the Dividend Period.

4. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends and Dividend Period are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. For purposes of calculating dividends, the Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month. For all accounts that earn dividends, the daily balance method is used to earn dividends, which are calculated by applying the daily periodic rate (the Base Rate or the Qualified Rate, as applicable) for the balance tier to the principal in the respective balance tier in the account each day of the Dividend Period.

5. Accrual of Dividends. For all accounts that earn dividends, dividends will begin to accrue on non-cash 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.

6. Monthly Service Fees. A monthly service fee is assessed if the applicable minimum average daily balance set forth in the Rate Schedule for the Service Fee Period is not met. For purposes of calculating the monthly service fee, the Service Fee Period begins on the first calendar day after the end of the prior Service Fee Period (which may be prior to the first day of the calendar month) and ends on the last day during the calendar month on which HSFCU processes transactions (i.e., every day except Sundays and federal holidays). E.g., if May 29 is the last processing day in May, and June 29 is the last processing day in June, the Service Fee Period for the June periodic statement will be May 30 to June 29. The average daily balance to determine whether the monthly service fee is charged is calculated by adding the balance in the account for each day of the Service Fee Period and dividing that figure by the number of days in the Service Fee Period. The Service Fee Period is different from the Dividend Period.

7. Account Limitations. Only one Always Saving Account per primary member is permitted. If you have more than one Always Saving account, we may convert your additional account(s) to a Regular Share Account. We may decline any transaction if your available balance is insufficient and return the transaction unpaid. Please see additional information in § 8 below. You may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. Transactions on these accounts that exceed the transfer limitations may not be processed. If you exceed these limitations, your account may be subject to a fee or be closed. HSFCU reserves the right to refuse deposits larger than $250,000, and require written notice up to 60 days before a withdrawal. Debit Card access is not available.

8. Fees For Overdrawing Accounts. Overdraft Fees are assessed when there is not enough available balance in your account to pay for a transaction, item, or fee at the time it is presented to us for payment (posting) and the transaction or item is paid. We will assess fees even if the current or actual balance in your account exceeds the amount of the item or transaction. Fees are assessed for each item or transaction that would cause an overdraft at the time of payment if we pay the item or transaction, including, e.g., ACH debits, electronic transactions and other items and transactions. You may be charged more than one fee if multiple items or transactions are paid when the available balance in your account is insufficient (overdrawn). There is no limit on the total fees that we can charge you for overdrafts or transactions on your account. We will not charge you an Overdraft Fee for an ATM withdrawal that we decline to authorize. The amounts of the Overdraft Fees are disclosed in your Consumer Fee Schedule. See the Overdraft Disclosure Addendum, Consumer Membership and Account Agreement, Funds Availability Policy, Consumer Fee Schedule, Overdraft Consent Form and the Overdraft Protection Program (Transfers) Authorization form for more information regarding overdrafts, determining your available balance, posting transactions, preauthorization commitments, availability of funds, overdraft fees, minimizing fees, and other important information.

9. Confirmation of Payments and Transactions. You are responsible for promptly examining each statement, document or other notice (including via digital banking) upon receiving it and promptly reporting any irregularities to us. Please see the other documents applicable to your membership and accounts for important information regarding your responsibilities, phone numbers, addresses and deadlines to contact us to report discrepances and disputes. See e.g., Consumer Membership and Account Agreement (including Statements); Consumer Electronic Fund Transfers Agreement and Disclosure (including Member Liability; Billing Errors); Consumer Digital Banking Services Agreement (including Duty to Review Transactions; Unintended Recipients); Dispute Contact Information; Billing Rights Notice for Consumer Credit Cards, Lines of Credit, and HELOCs; Error Resolution Notice for Consumer Electronic Fund Transfers; Online Fraud Prevention Guide (Consumer Accounts); Electronic Statement Agreement (including In Case of Errors or Questions); and your periodic statement.

10. Consumer Use. These accounts are for personal, family or household purposes only. If the account is going to be used for any other purpose, contact us.

11. Additional Information. The rates appearing in the Rate Schedule are accurate and effective for accounts as of the last dividend declaration date on or before the Effective Date indicated on this Rate Schedule & Account Disclosure. If you have any questions or require current rate information on your accounts, please call HSFCU on Oahu at (808) 587-2700 or US Toll-Free (888) 586-1056.

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