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

CONSUMER TERM SHARE - TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: NOVEMBER 1, 2026 **MATURITY DATE:**

The rates, fees and terms applicable to your consumer term share depository account at Hawaii State Federal Credit Union (HSFCU) are provided in this Truth-in-Savings Disclosure, the Membership & Account Agreement, Bylaws, Consumer Fee Schedule, and other disclosures and agreements, as HSFCU may amend from time to time. Copies may be available online or by visiting or contacting HSFCU. HSFCU may offer other rates for these accounts from time to time.

RATE SCHEDULE

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☐ **Regular Term Share**		Fixed Rate	$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic at Maturity (with a grace period of 5 calendar days)
6 Month	0.150% / 0.15%								
12 Month	0.200% / 0.20%								
24 Month	0.250% / 0.25%								
36 Month	0.250% / 0.25%								
48 Month	0.300% / 0.30%								
60 Month	0.649% / 0.65%								
☐ **IRA Term Share**		Fixed Rate	$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic at Maturity (with a grace period of 5 calendar days)
6 Month	0.150% / 0.15%								
12 Month	0.200% / 0.20%								
24 Month	0.250% / 0.25%								
36 Month	0.250% / 0.25%								
48 Month	0.300% / 0.30%								
60 Month	0.649% / 0.65%								

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

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 are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD. For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING. The compounding and crediting frequency of dividends are stated in the Rate Schedule.

4. BALANCE INFORMATION. To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. 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.

5. 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, accrued dividends will not be paid.

6. TRANSACTION LIMITATIONS. For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below. We will close your account if your balance is reduced below the minimum opening balance requirement. HSFCU may require 60 days' prior written notice for an early withdrawal. HSFCU reserves the right to refuse deposits larger than $250,000.

7. MATURITY. Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY. We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. The amount of the early withdrawal penalty is based on the term of your account. If your account has a term of 6 months or 12 months, the early withdrawal penalty will be 90 days' dividends on the amount withdrawn. If your account has a term of 24 months, 36 months, 48 months, or 60 months, the early withdrawal penalty will be 180 days' dividends on the amount withdrawn.

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account, or the owner attains age 59½ or becomes disabled.

9. RENEWAL POLICY. The renewal policy for your accounts is indicated on the rate schedule. For all term share accounts, your account will automatically renew for the same term at maturity. The dividend rate will be the prevailing dividend rate at the time of maturity. A maturity notice will be sent prior to the maturity date. There is a five-day grace period, which begins the day after the maturity date and ends five calendar days thereafter. During the grace period, withdrawals will not be assessed an early withdrawal penalty. Any remaining balance that is not withdrawn during a grace period shall be automatically renewed, provided, however, that the minimum balance is at least $1,000.

10. NONTRANSFERABLE/NONNEGOTIABLE. Your account is nontransferable and nonnegotiable.

11. CONFIRMATION OF TRANSACTIONS. You agree to review your account transaction history to confirm whether all transactions have been processed properly. Contact HSFCU immediately in the event of any discrepancy.

12. CONSUMER USE. You agree that these accounts are for personal, family or household purpose only. Contact HSFCU for information regarding business accounts.

13. ADDITIONAL INFORMATION. The rates appearing in the Rate Schedule are accurate and effective for accounts as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call our Member Service Call Center on Oahu at (808) 587-2700 (Oahu) or US toll-free (888) 586-1056.

Federally insured by NCUA

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