



HAWAII NATIONAL BANK

SCHEDULE OF SERVICE CHARGES

Personal Checking Accounts

Minimum required to open	\$100.00
Minimum Daily Balance to maintain to waive the Monthly Service Fee	\$400.00
Monthly Service Fees:	
Regular Account	\$7.00
With Direct Deposit	\$5.00
Age 55 or Better	None
HNB Company Payroll Service	None

Household Checking Account

Minimum required to open	\$50.00
Monthly Service Fee	None
Check Fees:	
Up to 5 per statement cycle	None
In excess of 5 per cycle, each	\$0.30

Electronic Transfer Account (ETA)

Minimum required to open	\$5.00
Monthly Service Fee	\$2.50
Counter withdrawal, each	\$0.10
Non Sufficient Funds Fee, per day	\$10.00

Super NOW Accounts

Minimum required to open	\$500.00
Minimum Daily Balance to maintain to waive the Monthly Service Fee	\$1,000.00
Monthly Service Fees:	
Regular Account	\$10.00
Age 55 or Better	\$9.00

VIP Money Market Deposit Account

Minimum required to open	\$1,000.00
Minimum Daily Balance to maintain to waive the Monthly Service Fee	\$2,000.00
Monthly Service Fee	\$8.00
Transaction Fees:	
6 transactions per statement cycle	None
In excess of 6 transactions, each	\$5.00

Transactions = debit card (POS) transactions, online banking transfers, telephone transfers, preauthorized (ACH) or automatic transfers and checks payable to third parties.

Personal Savings Account

Minimum required to open	\$100.00
Minimum Daily Balance to maintain to waive the Monthly Service Fee	\$200.00
Monthly Service Fee	\$3.00
Excessive withdrawals, each:	
ATM or counter	None
3rd party/Telephonic	\$5.00

Christmas Savings Account

Minimum required to open	\$1.00
Monthly Service Fee	None
Maximum account balance	\$10,000.00
Early Account Closing Fee	\$30.00

Kids Savings Account

Minimum required to open	\$10.00
Monthly Service Fee	None
Maximum account balance	\$10,000.00

Individual Retirement Accounts

Minimum required to open	See Below
Minimum Daily Balance to maintain to waive the Monthly Service Fee	\$100.00
Monthly Service Fee	\$3.00
Account Closing Fee	\$30.00
<i>Substantial penalties for early withdrawals. Refer to your Deposit Account Agreement and Disclosure Statement.</i>	

<u>Term</u>	<u>Minimum to Open</u>
Traditional IRA:	
12 Months, Variable	\$500.00
18 Months, Variable	\$1,000.00
19-36 Months, Fixed	\$2,000.00
37-60 Months, Fixed	\$5,000.00
Roth IRA:	
18 Months, Variable	\$100.00
19-60 Months, Variable	\$1,000.00

Certificate Accounts

Minimum required to open	\$2,500.00
Change of ownership	\$5.00
<i>Various terms available. Interest rate is fixed for term. Call for current rates. Substantial penalties for early withdrawals. Refer to your Deposit Account Agreement and Disclosure Statement.</i>	

Business Checking Account

Minimum required to open	\$100.00
Monthly Average Balance to maintain to waive the Monthly Service Fee	\$1,000.00
Monthly Service Fee	\$5.00
Item Fees:	
25 items per month	None
In excess of 25 items, each	\$0.50

Item = deposit tickets and checks deposited and/or posted

Business Checking Plus Account

Minimum required to open	\$100.00
Monthly Average Balance to maintain to waive the Monthly Service Fee	\$5,000.00
Monthly Service Fee	\$12.50
Item Fees:	
100 items per month	None
In excess of 100 items, each	\$0.50

Item = deposit tickets and checks deposited and/or posted

Business Checking Premier Account

Minimum required to open	\$100.00
Monthly Average Balance to maintain to waive Monthly Service Fee, OR Combined deposits and loan balance to waive the Monthly Service Fee	\$10,000.00
Monthly Service Fee	\$12.50
Item Fees:	
200 items per month	None
In excess of 200 items, each	\$0.50

Item = deposit tickets and checks deposited and/or posted

Business Super NOW Account

Minimum required to open	\$500.00
Minimum Daily Balance to maintain to waive the Monthly Service Fee	\$1,000.00
Monthly Service Fee	\$10.00

Available to eligible entities including sole proprietors, organizations, non-profits and government units

Business Savings Account

Minimum required to open	\$100.00
Minimum Daily Balance to maintain to waive the Monthly Service Fee	\$200.00
Monthly Service Fee	\$3.00
Excessive withdrawals, each:	
ATM or counter	None
3rd party/Telephonic	\$5.00

Business VIP Money Market Deposit Account

Minimum required to open	\$1,000.00
Minimum Daily Balance to maintain to waive the Monthly Service Fee	\$2,000.00
Monthly Service Fee	\$8.00
Transaction Fees:	
6 transactions per statement cycle	None
In excess of 6 transactions, each	\$5.00

Transactions = debit card (POS) transactions, online banking transfers, telephone transfers, preauthorized (ACH) or automatic transfers and checks payable to third parties.

Other Deposit Account Charges

Mailed Statement (Excludes Age 55 or Better Checking Account)	\$2.00
Dormant/Inactive Account (if balance is less than \$1,000), per month	\$7.50
Overdraft Protection from Savings Account:	
Monthly Service Fee	None
Transfer Fee, each	\$5.00
Post Dated Check Notification	\$18.00
Returned Deposited Item	\$7.00
Non Sufficient Funds (NSF), per item:	
Item paid	\$25.00
Item returned	\$25.00
ETA non sufficient funds, per day	\$10.00
Stop Payment, per item:	
6-month expiration	\$30.00
5-year expiration	\$50.00
Temporary Account (closed within 180 days)	\$40.00
Unclaimed Property Special Handling	\$50.00
Undelivered Statement/Mail, each	\$5.00
Verification of Account (Letter)	\$20.00
Temporary Checks, per page	\$2.00

Online Banking

Personal

Online & Mobile Access	None
Bill Pay Monthly Fee	\$2.95
(Includes 10 transactions per month)	
Excess transactions, each	\$0.45

Business

Basic Online & Mobile Access	None
Premium Access (ACH + Wires)	
Monthly Fee	\$15.00
Per ACH File	\$10.00
Per ACH Item	\$0.03

Copy Charges

Current History, per page	\$2.00
Duplicate Copy	\$5.00
Interim/Reprint of Statement	\$5.00
Image copy of deposit or check, each	\$2.00

Exchange Items & Transfer of Funds

Personal Money Order	\$5.00
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Cashier's Check:

Account holder	\$10.00
Non-account holder	\$25.00
Stop payment (after 90 days)	\$30.00

Official Check (for closing balance)	\$10.00
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Telephone Transfer Fee, each	\$5.00
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Travelers' Checks:

Cashing	1%
Purchasing (Account holders only)	1%

Wire Transfers

Outgoing Wires (Foreign & Domestic)	\$55.00
Incoming Wires	\$10.00

Automated Teller Machine (ATM)

Cash Withdrawal, each instance:

Hawaii National Bank ATM	None
Foreign ATM	\$1.00

Balance Inquiry, each instance:

Hawaii National Bank ATM	None
Foreign ATM	\$0.50

Transfer of Funds, each request

Card Replacement	\$10.00
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Night Depository

User Fee, per bag	\$20.00
User Fee, per safe key	\$5.00
Disposable bags, per 100	\$22.00
Lost equipment:	
Bag or bag key, each	\$15.00
Safe key, each	\$5.00

Safe Deposit Boxes

Available at select branches. Deposit account required.

Rental Fees - Yearly (in advance)

2" x 5"	\$20.00
3" x 5"	\$35.00
5" x 5"	\$50.00
3" x 10"	\$60.00
5" x 10"	\$80.00
10" x 10"	\$120.00

Discount available for automatic payment of annual rent from a Hawaii National Bank account.

Late Payment, per month	\$2.00
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Key Fee	\$20.00
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Lost Key

One Key	\$10.00
Two Keys/Forced Opening (Drill)	\$120.00

Surrender by Mail	\$25.00
(Hourly rate per employee)	