



The rates 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.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS	
	Dividend Rate/ Annual Percentage Yield (APY)		Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Average Daily Balance to Earn the Stated APY	Balance Method	See Section 6
	DR	APY								
Regular Share Savings Account	/		Quarterly	Quarterly	Quarterly (calendar)	See Paragraph #5	—	\$100.00	Average Daily Balance	Account Transfer limitations apply.
Sub Share Savings Account	/		Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account Transfer limitations apply.
Multiple Signature Share Account	/		Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account Transfer limitations apply.
Credit Union Money Market Share Account	Less than \$2,000.00: / \$2,000.00 or more: /		Monthly	Monthly	Monthly (calendar)	\$2,000.00	—	—	Average Daily Balance	Account Transfer limitations apply
Premier Credit Union Money Market Share Account	/		Monthly	Monthly	Monthly (calendar)	\$25,000.00	—	—	Average Daily Balance	Account Transfer limitations apply
Christmas Club Share Account	/		Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	—	Average Daily Balance	Account Transfer limitations apply.
IRA Regular Share Account	/		Quarterly	Quarterly	Quarterly (calendar)	\$25.00	—	\$100.00	Average Daily Balance	Account Transfer limitations apply.
Share Draft Checking Account	/		Quarterly	Quarterly	Quarterly (calendar)	See Paragraph #5	—	—	Average Daily Balance	Account Transfer limitations apply.

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 except the Credit Union Money Market Share account and Premier Credit Union Money Market Share account, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For the Credit Union Money Market Share account and Premier Credit Union Money Market Share account, 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

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the Credit Union anticipates paying for the applicable dividend period. The **Credit Union Money Market Share** account is a Tiered Rate account. If your Average Daily Balance is less than \$2,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is \$2,000.00 or greater, the second 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. Dividends are credited the day after the close of the dividend 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. For all accounts except the Credit Union Money Market Share account, and Premier Credit Union Money Market Share account, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for the Christmas Club Share account, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

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 Savings account. The par value amount is stated in the Fee Schedule. Some accounts

may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For the Regular Share Savings account, you must have a minimum balance of \$5.00 to open your first Regular Share Savings account. To open a second Regular Share Savings account, you must have a minimum balance of \$100.00 in your account. To open and maintain a Share Draft Checking account, you must have a minimum balance of \$25.00 in your account and meet one of the following additional requirements: a) maintain a minimum balance of \$100.00 in a Regular Share Savings account, which is not available for overdraft protection; or b) maintain an overdraft protection line of credit. For the Regular Share Savings, Sub Share Savings, Multiple Signature Share and IRA Regular Share account, 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 the Regular Share Savings, Sub Share savings, Multiple Signature Share, Credit Union Money Market Share, Premier Credit Union Money Market Share and Christmas Club Share account, 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. If you exceed these limitations, your account may be subject to a fee or be closed. For the IRA Regular Share account, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For the Christmas Club Share account, the entire balance will be transferred to another account of yours on or after September 30th and the account will remain open. Only the Regular Share Savings, Sub Share Savings and Multiple Signature Share account may be pledged as collateral for loans. For the Multiple Signature Share account, withdrawals and pledges to loan accounts require the signatures of all account owners. If your accounts are terminated, a three (3) month waiting period will be imposed before you may reapply for membership eligibility.

7. Fees for Overdrawing Accounts. Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), 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 Disclosure 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.

For ATM and one-time debit transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. Membership. As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share \$5.00

Number of Shares Required 1

The rates appearing in 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.

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FEDERAL CREDIT UNION**

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