

COMMON FEATURES

1. **Par value of shares.** The par value of a regular share in this Credit Union is \$5.00.
2. **Nature of Dividends.** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. The Board of Directors declares dividends based on current income and available earnings of the credit union after providing for the required reserves at the end of the period. The dividend rate and annual percentage yield shown may reflect either the last dividend declaration date on the account or the earnings the credit union anticipates having available for distribution.
3. **Bylaw Requirements.** A member who fails to complete payment of one share within six (6) months of his admission to membership, or within six (6) months from the increase in the par value in shares, or a member who reduces his share balance below the par value of one share and does not increase the balance to at least the par value of one share within six (6) months of the reduction may be terminated from membership at the end of a dividend period. Shares may be transferred only from one member to another, by written instrument in such form as the Credit Union may prescribe. The Credit Union reserves the right, at any time, to require members to give, in writing, not more than 60 days notice of intention to withdraw the whole or any part of the amounts so paid in by them. No member may withdraw shareholdings that are pledged as required on security on loans without the written approval of the credit committee or a loan officer, except to the extent that such shares exceed the member's total primary and contingent liability to the Credit Union.
No member may withdraw any shareholdings below the amount of his/her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if borrowers for whom he/she is co-maker, endorser, or guarantor are delinquent, without the written approval of the credit committee or loan officer.
4. **National Credit Union Share Insurance Fund.** Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

*The mission of the Prince Kuhio
Federal Credit Union is to provide
financial services that meet the needs
of our members, assist those of low
and moderate income, and promote
community economic development.*

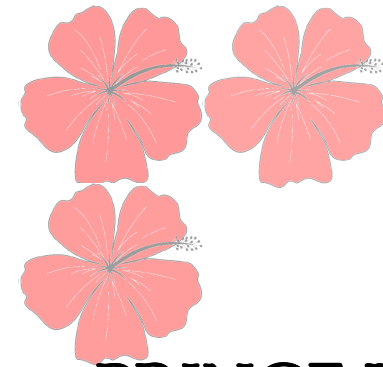
Once a Member

Always a Member

Office Hours:

Monday – Thursday 7:30 a.m. to 3:30 p.m.
Friday 7:30 a.m. to 4:00 p.m.

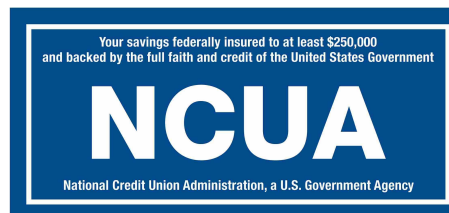
Primary Business Address
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Phone: 808-946-1904
Fax: 808-845-8650
E-mail: mail@pkfcu.com



PRINCE KŪHIŌ
FEDERAL CREDIT UNION

TRUTH-IN-SAVINGS
DISCLOSURE

Regular Share Account
Trust Share Account
Christmas Share Account
Club Share Account



Account Type	APR / APY	Dividends Compounded & Paid	Min. to Open	Min. to earn APY	Balance Method
Regular / Trust Share		Quarterly	\$5.00	\$100.00	Average Daily Balance
Christmas Share		Quarterly	\$5.00	\$100.00	Average Daily Balance
Club Share		Quarterly	\$5.00	\$100.00	Average Daily Balance

REGULAR SHARE & TRUST SHARE ACCOUNT

- Rate Information.** Refer to the Rate Schedule for the last dividend declaration date, the dividend rate and annual percentage yield (APY) on your account. Please call (808) 946-1904 to obtain current rate information.
- Compounding and Crediting.** Dividends will be compounded quarterly and will be credited quarterly. If you close your share account before dividends are paid, you will not receive the accrued dividends. For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, for the example it is April 1.
- Minimum Balance Requirements.**
 - The minimum balance to open this account is \$5.00.
 - You must maintain a minimum balance of \$5.00 in the Regular Share Account to be eligible to open any other share account type.
 - You must maintain a minimum average daily balance of \$100.00 in your account to obtain the disclosed annual percentage yield.
 - You must maintain a minimum balance of \$100.00 in the Regular Share Account to obtain a loan from the credit union.
- Balance Computation Method.** Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the 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.
- Accrual of Dividends on Non-cash Deposits.** - Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account.
- Fees and Charges** – Refer to the Fee Schedule for fees applicable to this account.
- Transaction Limitations.** During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any state-

ment period, your account may be subject to closure by the credit union or to a fee as indicated on the Fee Schedule. There are no limitations on transactions conducted in person.

CHRISTMAS SHARE ACCOUNT

- Rate Information.** Refer to the Rate Schedule for the last dividend declaration date, the dividend rate and annual percentage yield (APY) on your account. Please call (808) 946-1904 to obtain current rate information.
- Compounding and Crediting.** Dividends will be compounded quarterly and will be credited quarterly. If you close your share account before dividends are paid, you will not receive the accrued dividends. For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, for the example it is April 1.
- Minimum Balance Requirements.**
 - The minimum balance to open this account is \$5.00.
 - You must maintain a minimum average daily balance of \$100.00 in your account to obtain the disclosed annual percentage yield.
 - You must maintain a minimum of \$5.00 in the Regular Share Account to maintain this account type.
- Balance Computation Method.** Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the 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.
- Accrual of Dividends on Non-cash Deposits.** - Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account.
- Fees and Charges** – Refer to the Fee Schedule for fees applicable to this account.
- Transaction Limitations.** No withdrawals are allowed from this account until October 1 of each year. If you withdraw any of the account balance during the year, we will close the account and disburse the entire amount to you. On October 1 of each year, the entire balance in the account will be paid to you by check or transferred to another account of yours and the account will remain open. The account will automatically renew annually.

CLUB SHARE ACCOUNT

- Rate Information.** Refer to the Rate Schedule for the last dividend declaration date, the dividend rate and annual percentage yield (APY) on your account. Please call (808) 946-1904 to obtain current rate information.
- Compounding and Crediting.** Dividends will be compounded quarterly and will be credited quarterly. If you close your share account before dividends are paid, you will not receive the accrued dividends. For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, for the example it is April 1.
- Minimum Balance Requirements.**
 - The minimum balance to open this account is \$5.00.
 - You must maintain a minimum average daily balance of \$100.00 in your account to obtain the disclosed annual percentage yield.
 - You must maintain a minimum of \$5.00 in the Regular Share Account to maintain this account type.
- Balance Computation Method.** Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the 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.
- Accrual of Dividends on Non-cash Deposits.** - Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account.
- Fees and Charges** – Refer to the Fee Schedule for fees applicable to this account.
- Transaction Limitations.** During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account may be subject to closure by the credit union or to a fee as indicated on the Fee Schedule. There are no limitations on transactions conducted in person.