



FINANCE FACTORS

SAVINGS • CDs • MORTGAGES

Fee Schedule

Effective April 1, 2006

Below Minimum Balance Fees

- Regular Savings Account (No longer offered) \$ 5.00 per quarter
- Incentive Savings Account \$ 5.00 per month
- Jumbo Savings Account \$ 5.00 per month
- Akamai Savings Account \$ 15.00 per quarter

Early Closing Fees

- Regular Savings Account (No longer offered) \$ 25.00
- Incentive Savings Account \$ 25.00
- Jumbo Savings Account \$ 25.00
- Money Market Savings Account \$ 35.00
- Akamai Savings Account \$ 50.00
- Ali'i Savings Account \$ 50.00

IRA/CESA Transfer Fee \$ 35.00

Replacement Certificate of Deposit \$ 10.00 per certificate

Travelers Cheques

- Finance Factors Customers No Charge
- Non-Customers 1.50% of amount purchased

Checks Issued to Third Party

- First Check Per Day No Charge
- Additional Checks on the Same Day \$ 10.00 per check

Notary Public

- For original document and one duplicate original \$ 5.00 per party signing
- For each duplicate original thereafter \$ 2.50 per party signing

Research

- Response to Document Request \$ 30.00 per hour or fraction thereof
- Copying Fee \$ 0.50 per page
- Off-Site Retrieval Fee \$ 10.00 per box

Response to Legal Process/Subpoenas \$ 50.00 per hour

Returned Draft Fee \$ 20.00 per draft

Returned Check Fee \$ 20.00 per check

Stop Payment \$ 20.00 per check

Wire Transfers

- Incoming \$ 20.00 per order
- Outgoing \$ 75.00 per order

