

If you have multiple accounts at Bank of Hawaii®, it may be time for you to ask about our Bankohana® account and enjoy the great benefits of being a part of the family. A Bankohana account will let you bring your other accounts together in one easy-to-manage package and let you take advantage of fee waivers or discounted services, preferential interest rates and other benefits. Here's how it works.

#### Your Primary Account

A Bankohana checking account will be your primary account. It's an interest bearing account that may pay you a higher interest rate as your balance increases.<sup>1</sup>

#### Your Related Accounts

All of the following deposit accounts and credit accounts may be used to meet the combined balance requirements, provided that at least one of the Bankohana checking account holders is the primary owner of the designated related account.<sup>2</sup>

#### Deposit Account Balances

- Bankohana Savings
- Bankohana Money Market Savings
- Bankohana Bonus Rate Savings
- Bankohana Bonus Rate Savings Plus
- Bankohana CDs
- Bankohana Individual Retirement Account

#### Loans and Lines Outstanding Balances

- Consumer loans (except residential mortgages)
- Consumer lines of credit (except Bankoh CoverCheck)
- Qualifying Bank of Hawaii branded credit cards (for state of Hawaii accounts)

If you have a **Bankohana – Level II or III account**, the following accounts will automatically be linked to your Bankohana checking account to meet the combined balance requirement:

- Bank residential mortgage loan (up to \$10,000 per account)
- Qualifying Bankoh Investment Services, Inc. (“BISI”) Brokerage accounts<sup>3</sup>

## Choosing your Bankohana Account Level

The chart below summarizes the features offered at each level so you can select the one that will work best for you. Since movement between the levels is not automatic, be sure to stop by any Bank of Hawaii branch for help if you decide to change your Bankohana levels.

	Bankohana – Level I Account		Bankohana – Level II Account		Bankohana – Level III Account	
Get More with Bankohana	<b>Fees for the following services are waived:</b> <ul style="list-style-type: none"> <li>– Bankoh Collection Series checks (wallet or duplicate)</li> <li>– Stop payments<sup>4</sup></li> <li>– Personal deposit slips (DT-2 style)</li> </ul>	<b>Plus:</b> <ul style="list-style-type: none"> <li>– Save \$15 on your safe deposit box<sup>5</sup></li> <li>– Annual fee waived for Bankoh CoverCheck account tied to your Bankohana Checking Account<sup>7</sup></li> </ul>	<b>In addition to Level I Benefits, fees for the following services are waived:</b> <ul style="list-style-type: none"> <li>– Cashier’s checks and notary service</li> <li>– Incoming wire transfers</li> </ul>	<b>Plus:</b> <ul style="list-style-type: none"> <li>– \$2 per month discount for Bankoh Hawaiian Airlines® Visa® Debit Card<sup>6</sup></li> <li>– Save \$30 on your safe deposit box<sup>5</sup></li> </ul>	<b>In addition to Level II Benefits, fees for the following services are waived:</b> <ul style="list-style-type: none"> <li>– Bank of Hawaii fee waived for cash withdrawals, transfers, and balance inquiries at domestic non-Bank of Hawaii ATMs</li> <li>– Fee waived for mini statements at Bank of Hawaii ATMs</li> </ul>	<b>Plus:</b> <ul style="list-style-type: none"> <li>– Exclusive Bank of Hawaii Black Visa® Debit Card with HawaiianMiles®<sup>6</sup></li> <li>– Annual fee waived for Personal FlexLine<sup>7</sup></li> <li>– Annual fee waived for Bankoh Home EquityLine<sup>7</sup></li> <li>– Save \$100 on the processing fee on your new Bank of Hawaii residential mortgage<sup>7</sup></li> </ul>
Bankohana Preferred Rates	<ul style="list-style-type: none"> <li>– Interest-earning checking</li> <li>– Higher rates on certain Bankohana savings and CD accounts</li> <li>– Preferred foreign exchange rates when buying foreign currency<sup>8</sup></li> </ul>					
Combined Balance Requirement	\$6,000		\$20,000		\$50,000	
Monthly Service Fee if Combined Balance Requirement is not met	\$15		\$20		\$30	

<sup>1</sup> A Bankohana Account may not be opened by a custodian under the Uniform Transfers to Minors Act by a personal representative of an estate, or by a representative payee.

<sup>2</sup> Additional restrictions may apply. Please visit any Bank of Hawaii branch or call Bankoh by Phone.

<sup>3</sup> Qualifying BISI Brokerage accounts are determined from time to time by BISI. Please contact BISI at (808) 694-8500 for a description of current qualifying BISI Brokerage accounts. Some restrictions apply. Bankoh Investment Services, Inc. (BISI) is a non-bank subsidiary of Bank of Hawaii and member FINRA/SIPC. BISI investments and insurance products are not FDIC insured, are not insured by any federal government agency, are not deposits or other obligations of (or guaranteed or insured by) Bank of Hawaii or its affiliates, may not be required for purchase in order to obtain credit from Bank of Hawaii or any of its affiliates, and may involve investment risks including possible loss of the principal amount invested. The official securities position statements for BISI accounts will be sent by BISI's clearing firm, National Financial Services, LLC (NFS), which is considered the original statement of record.

<sup>4</sup> The fee waiver applies to stop payment orders for checks or EFTs from the Bankohana checking or Bankohana savings account.

<sup>5</sup> Discount applies to one box per Bankohana relationship. Subject to availability. Automatic payment of your rental fee from a Bankohana checking or savings account is required.

<sup>6</sup> HawaiianMiles® can be earned on qualified purchases using the “Debit” or “Credit” function. The following transactions are not qualified Debit Card purchases and do not earn miles: Purchases with cash back, ATM transfers or withdrawals, cash advances, funds transfers, withdrawals of cash or cash equivalents, payment of any amount you owe us such as loan payments and bank fees, purchases of cash equivalent items (such as money orders, cashier’s checks, traveler’s cheques, virtual currencies as well as other monetary instruments purchased at Bank of Hawaii or elsewhere). Mileage is based on net purchases for the month (i.e., less credits and returns), and is rounded to the nearest whole mile. The earning rate is 1 mile for each \$2 in qualified purchases up to a maximum of 1,000 miles per

HawaiianMiles Account per month regardless of the number of Debit Cards or deposit accounts tied to a HawaiianMiles Account. Not available in Guam, Saipan or Palau.

<sup>7</sup> Application and credit approval required.

<sup>8</sup> Subject to availability. Preferred foreign exchange rates only available in the state of Hawaii, and only apply to your purchase of foreign currency.

<sup>9</sup> You must enroll in e-Bankoh Bill Pay to use this service on e-Bankoh Online Banking and e-Bankoh Mobile Banking.

<sup>10</sup> Mobile Banking Service requires enrollment in e-Bankoh Online Banking. An internet-enabled device is required to access e-Bankoh Mobile Banking or m.boh.com. Standard data usage fees apply. Please contact your carrier for details. Text messaging fees from your wireless carrier may also apply. Your mobile device must be registered through the Mobile Banking Service enrollment process.