

Important Notice for All Consumer Deposit Account Customers

Please keep this with your account disclosures for future reference.

The Fee Schedule for Consumer Checking and Savings Accounts (“Fee Schedule”) is a part of your deposit agreement with Bank of Hawaii.

Beginning January 5, 2018, the following additions and changes will be made to your **Fee Schedule**:

1) In the section titled **“OTHER FEES FOR CHECKING, SAVINGS AND PACKAGED ACCOUNTS”**, items 12b 1 & 2 and 13 are changed as follows:

12. Automated Teller Machine (ATM) Transactions

“b. Qualified ATMs¹¹ (Other than Bank of Hawaii ATM)

1. Cash Withdrawals (U.S. and its Territories)⁽¹⁰⁾ **\$3.00 each**

2. Cash Withdrawals (International)⁽¹²⁾ **\$5.00 each
+3% of the transaction amount in U.S. dollars”**

13. International⁽¹²⁾ POS Transactions **3% of the
using any Bank of Hawaii debit card transaction
will be charged an International Service amount in
Assessment fee U.S. dollars”**

2) In the section titled **“OTHER FEES FOR CHECKING, SAVINGS AND PACKAGED ACCOUNTS”**, item 31 is added as follows:

“31. Debit Card POS Cash Withdrawal Fee **\$5.00 each”
(at an other Financial Institution)**

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There is no change to the Footnotes and referenced footnotes appearing in this notice are provided as follows for your convenience.

- ¹⁰ Fee waived for Bankohana Cash Advantage Checking and Bankohana - Level III Checking accounts.
- ¹¹ Automated Teller Machines which display the PLUS® and STAR SYSTEM® symbols are "Qualified ATMs" and may be used with Bankoh BankCards, Bank of Hawaii Visa® Debit Cards, Bankoh Hawaiian Airlines® Visa® Debit Cards and Bank of Hawaii Black Visa® Debit Cards.
- ¹² International is considered to be outside the U.S., American Samoa, Guam, Saipan, Palau, the U.S. Virgin Islands or Puerto Rico.

As amended herein, your Fee Schedule remains in full force and effect. By maintaining your account from and after January 5, 2018, you are agreeing to these terms.

If you have any questions regarding these changes, please contact us at:

In Hawaii: 643-3888

In U.S. Mainland and Canada: 1-888-643-3888

In Guam and Saipan: 1-877-553-2424

In American Samoa: 684-633-2872

In Palau: 680-488-3338

TTY: 1-888-643-9888

