

Important Notice for All Business Deposit Account Customers

Please keep this with your account disclosures for future reference.

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

Beginning November 1, 2019, the following additions and changes will be made to your **Fee Schedule**:

1) In the section titled **“OTHER MISCELLANEOUS FEES”**, item 1 is replaced to read as follows:

“1. Each check, automatic payment, in-person withdrawal, BankCard or Debit Card purchase, electronic fund transfer, ATM transaction, or other withdrawal you make from your checking account which exceeds the available balance in your account or your Business CoverCheck credit limit, if any, will be assessed a fee as follows:

- a. Non-sufficient funds item returned/Returned Item Fee
\$30.00
- b. Non-sufficient funds item paid/Overdraft Fee
\$30.00

You will be charged no more than three Overdraft and/or Returned Item Fees on any one day per account. No Overdraft and/or Returned Item Fee will be imposed on any day that your end of day available balance is or would have been overdrawn by less than \$5. If an item under \$2.50 causes an overdraft, you will not incur an Overdraft or Returned Item Fee.”

2) In the section titled **“OTHER MISCELLANEOUS FEES”**, item 20 is added to read as follows:

“20. Manual Account Transfer Fee (for each one-time customer initiated transfer request performed by BOH)
\$15 per transaction”

Continues on back

Except as amended herein, your Business Account Agreement and Fee Schedule remain in full force and effect. By maintaining your account from and after November 1, 2019, you are agreeing to these terms.

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

In Hawaii: 643-3888

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

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

In Palau: 680-488-3338

TTY/TDD: 1-888-643-9888

