



CONSUMER CHECKING AND SAVINGS ACCOUNT FEE SCHEDULE

This Fee Schedule is part of your Bank of Hawaii Consumer Deposit Account Agreement and your Bank of Hawaii Consumer Electronic Banking Services Agreement.
Please review and keep for future reference

CHECKING ACCOUNTS

EASE BY BANK OF HAWAII®

Minimum opening deposit: \$25

Minimum balance requirement: **None**

Monthly service fee: **\$3.25**

Fee waived with: Minimum average daily Ledger Balance of \$200 or a Direct Deposit** (any amount)*

*Fee waived for accountholder while under 18 years of age****

CONVENIENCE CHECKING

Minimum opening deposit: \$25

Minimum balance requirement: **None**

Monthly service fee : **\$5.00**

Fee waived with: Minimum average daily Ledger Balance of \$500 or total minimum Direct Deposits** of \$500*

PERSONAL MONEY MANAGEMENT CHECKING

Minimum opening deposit: \$100

Monthly service fee: **\$8.00**

*Discount of \$1 for Accounts with Direct Deposit***

Minimum balance requirement to avoid monthly service fee:

Daily Ledger Balance of \$500 or average daily Ledger Balance of \$1,000.*

55+ CHECKING (No new Accounts offered)

Minimum balance requirement: **None**

Monthly service fee: **\$4.00**

*Fee waived for Accounts with Direct Deposit***

SAVINGS ACCOUNTS

REGULAR SAVINGS

Minimum opening deposit: \$100

Monthly service fee: **\$5.00**

Minimum balance requirement to avoid monthly service fee:

Daily Ledger Balance of \$300.

PERSONAL MONEY MARKET SAVINGS

(No new Accounts offered)

Monthly service fee: **\$8.00**

Minimum balance requirement to avoid monthly service fee:

Minimum daily Ledger Balance of \$1,000 or average daily Ledger Balance of \$2,500.*

KIDS ONLY SAVINGS

The Kids Only Savings Account will automatically convert to a Regular Savings Account in the month following the Account owner's 17th birthday and will then be subject to all balance requirements and fees of Regular Savings.

Minimum opening deposit: \$25

Minimum balance requirement: **None**

BONUS RATE SAVINGS

Minimum opening deposit: \$100

Monthly service fee: **\$5.00**

Requirements to avoid monthly service fee:

Minimum daily Ledger Balance of \$500 or

Minimum monthly deposit of \$25 and no withdrawals during monthly cycle.

Requirements to Qualify for Bonus Interest:

Minimum monthly deposit of \$25 and no withdrawals during monthly cycle.

*The average daily Ledger Balance will appear on your statement as "Average balance".

**Direct Deposit is defined as an electronic deposit made through the ACH network to your Account by someone else, such as an employer issuing payroll or a government paying benefits made during a monthly cycle.

***Applies only for sole account ownership. Determination of eligibility is based on information given at account opening.

SAVINGS ACCOUNTS

BANKOHANA SAVINGS

(Must be linked to a Bankohana Checking or Cash Advantage Checking Account)

Minimum opening deposit: \$100

Minimum balance requirement: **None**

BANKOHANA BONUS RATE SAVINGS

(Must be linked to a Bankohana Checking or Cash Advantage Checking Account)

Minimum opening deposit: \$100

Minimum balance requirement: **None**

Requirements to Qualify for Bonus Interest:

*Minimum monthly deposit of \$25 and
no withdrawals during monthly cycle.*

BANKOHANA BONUS RATE SAVINGS PLUS

(Must be linked to a Bankohana Checking or Cash Advantage Checking Account)

Minimum opening deposit: \$100

Minimum balance requirement: **None**

Requirements to Qualify for Bonus Interest:

Balance Tiers under \$250,000

*Minimum monthly deposit of \$100 and
no withdrawals during monthly cycle.*

Balance Tiers \$250,000 and Over

Not subject to deposit and withdrawal requirements.

BANKOHANA MONEY MARKET SAVINGS

(Must be linked to a Bankohana Checking or Cash Advantage Checking Account)

(No new Accounts offered)

Minimum balance requirement: **None**

BANKOHANA CHECKING ACCOUNTS

Please see the Bankohana Addendum for a list of qualified Related Accounts that can be counted towards your Combined Balance Requirement.

BANKOHANA - LEVEL I CHECKING

Minimum opening deposit: \$500

Monthly service fee: **\$15.00**

Combined Balance Requirement to
avoid monthly service fee: \$6,000

BANKOHANA - LEVEL II CHECKING

Minimum opening deposit: \$500

Monthly service fee: **\$25.00**

Combined Balance Requirement to avoid
monthly service fee: \$20,000

BANKOHANA - LEVEL III CHECKING

Minimum opening deposit: \$500

Monthly service fee: **\$30.00**

Combined Balance Requirement to avoid
monthly service fee: \$50,000

BANKOHANA CASH ADVANTAGE CHECKING¹

(Available only to The Private Bank)

Minimum opening deposit: \$500

Monthly service fee: **\$30.00**

Combined Balance Requirement to avoid
monthly service fee: \$50,000

OTHER FEES

Non-Sufficient Funds Item Returned/
Returned Item Fee **\$30.00 each**

Non-Sufficient Funds Item Paid/
Overdraft Item Fee² **\$30.00 each**

For more information on Overdrafts, see the
Bank of Hawaii Consumer Deposit Account Agreement.

Overdraft Protection from Savings
Transfer Fee **No Charge**
Enrollment and bank acceptance required.

Inactive Fee **\$5.00**
*Fee waived for EASE by Bank of Hawaii,
Kids Only Savings, and all Bankohana
Checking and Savings Accounts.* **Per month**

Cashier's Check **\$12.00 each**
*Fee waived for Bankohana Cash Advantage
and Bankohana - Level II, III Checking Accounts.*

Temporary Checks **\$3.00**
Three (3) checks per page **per page**

Stop Payment Order (checks/ACH) or
Post-Dated Check Notification Fee **\$30.00**
Fee waived for all Bankohana Accounts. **per item**

Copy of Cleared Check or Deposit Slip **No Charge**

Research Fee **No Charge**
(i.e. reconciling monthly statements)

OTHER FEES	
Statement Options	
a. Check SafeKeeping	No Charge
b. Image Enclosures	No Charge
Returned Statement Fee	\$5.00 each
<i>For the return of paper statements by United States Postal Service. The fee is assessed on each first occurrence only per account.</i>	
International Statement Mailing	No Charge
<i>International is considered to be outside the U.S., American Samoa, Guam, Saipan, Palau, the U.S. Virgin Islands or Puerto Rico.</i>	
Copy of Statement(s)	No Charge
Transaction History Print Out (including SnapShot Statement)	No Charge
Early Closing Fee	
<i>(If closed within 180 days of Account opening)</i>	
a. All Bankohana Checking Accounts	\$70.00
b. EASE by Bank of Hawaii Accounts	None
c. All other checking and savings Accounts	\$40.00
Abandoned Account Fee	\$45.00 each
Bank of Hawaii Visa® Debit Card or EASE by Bank of Hawaii Visa Debit Card	No Charge
Bankoh Hawaiian Airlines® Visa® Debit Card/Bank of Hawaii Black Visa® Debit Card ³	\$3.00/month per card
<i>Discount of \$2 for Bankohana - Level II Accounts. Fee waived for Bankohana Cash Advantage and Bankohana - Level III Checking Accounts. Unavailable for EASE Accounts.</i>	
Automated Teller Machine (ATM) Transactions	
a. Bank of Hawaii ATM	
i. Deposits, withdrawals, transfers and balance inquiries	No Charge
ii. Mini-Statements	No Charge

b. Bank of Hawaii Fees for Qualified ATMs⁴

Please Note: When you use a Qualified ATM, you may be charged transaction and/or inquiry fees by the ATM operator and/or the network used. These fees are in addition to any fees charged by Bank of Hawaii.

i. Cash withdrawals (U.S. and Territories)	\$3.00 each
<i>Fee waived for Bankohana Cash Advantage and Bankohana - Level III Checking Accounts.</i>	
ii. Cash withdrawals (International)	\$5.00 each plus 3% of the transaction amount in U.S. dollars
<i>International is considered to be outside the U.S., American Samoa, Guam, Saipan, Palau, the U.S. Virgin Islands or Puerto Rico.</i>	
<i>Fee waived for Bankohana Cash Advantage and Bankohana - Level III Checking Accounts.</i>	
iii. Transfers	\$1.00 each
<i>Fee waived for Bankohana Cash Advantage and Bankohana - Level III Checking Accounts</i>	
iv. Balance Inquiries	No Charge
International POS Transactions using a Debit Card	3% of the transaction amount in U.S. dollars
<i>International is considered to be outside the U.S., American Samoa, Guam, Saipan, Palau, the U.S. Virgin Islands or Puerto Rico.</i>	
Debit Card POS Cash Withdrawal Fee (at another financial institutions)	\$5.00 each
Card Replacement Fee	\$20.00 each
<i>Fee applies to all customer-requested replacements of Debit Cards and Bankoh BankCards.</i>	
Rush Delivery of a Card Replacement	\$40.00 each
<i>Additional fee to the Card Replacement Fee.</i>	
Legal Process Fees	
a. Garnishment	\$95.00 each
b. Tax Levy	\$50.00 each
c. Other legal process	\$50.00 each

OTHER FEES			
Verification of Deposit/Confirmation/Immigration Letter	No Charge	Bankoh by Phone: Account inquiries, information and transfers	No Charge
Wire Transfer Service Fees		Clean Check Collections	
a. Outgoing Wires		a. For checking and savings withdrawals, checks, clean collection of drafts and promissory notes	0.25% of collection amount; minimum \$30.00 to maximum \$150.00 per item
i. Domestic \$5,000 or less	\$40.00 each		
ii. Domestic over \$5,000	\$75.00 each		
iii. International (U.S. dollars and foreign currency)	Ask us for details		
b. Incoming Wires	\$13.00 each	b. Clean Check Collections Unpaid Items returned	\$25.00 plus postage
<i>Fee waived for Bankohana Cash Advantage Checking and Bankohana - Level II, III Accounts.</i>			
c. Notifications of Outgoing/Incoming Wires			
i. Fax or Email Set Up (One-Time Fee)	\$25.00		
ii. Fax Notice	\$3.00 each occurrence ⁵		
iii. Email Notice	\$2.00 each occurrence ⁵		
d. Special Handling	\$25.00 each		
<i>Such as tracer, amendment, cancellation/recall plus additional charges, taxes, duties, or fees assessed by governments, intermediary, correspondent, beneficiary, and/or paying banks.</i>			

Explanation of footnotes:

¹ Although your checking Account is a Bank deposit protected by FDIC insurance, remember that the money market mutual funds used in connection with the Bankohana Cash Advantage Account are not insured or guaranteed by the FDIC or any other government agency, are not deposits or obligations of the Bank of Hawaii, and are not backed, endorsed or guaranteed in any way by the Bank of Hawaii, involve investment risk, including possible loss of the principal amounts invested.

² Overdraft fees will not apply to ATM or everyday Debit Card Transactions by consumers who have not authorized such fees.

³ The Bank of Hawaii Black Visa® Debit Card is only available for Bankohana Cash Advantage and Bankohana - Level III Checking Accounts. If you choose to change your Account type from Bankohana Cash Advantage or Bankohana - Level III Checking Account and keep the Black Visa® Debit Card, the applicable monthly fee for the Bankoh Hawaiian Airlines® Visa® Debit Card will be assessed.

⁴ "Qualified ATMs" are non-Bank of Hawaii ATMs that have Bank of Hawaii network relationships and may be used with Bankoh BankCards and all Bank of Hawaii Debit Cards.

⁵ Does not apply to Outgoing International wires. Fee will be added to and assessed with the Domestic Outgoing and/or Incoming Wire fee.

Please note: The products and services listed in this Fee Schedule may not be available to all customers or applicable in all areas that Bank of Hawaii serves. Please consult your branch about availability of products and services. All capitalized terms not defined herein have the same meaning as defined in your Bank of Hawaii Consumer Deposit Account Agreement and the Bank of Hawaii Consumer Electronic Banking Services Agreement.





Changes to the Bank of Hawaii Consumer Checking and Savings Account Fee Schedule

Please read and keep this with your account disclosures for future reference.

To obtain an updated Fee Schedule, go to boh.com/agreements where you will find the updated Fee Schedule in the Consumer Accounts section. If you need a copy of the updated Fee Schedule sent to you, please contact us at one of the phone numbers listed below.

The following changes to the Consumer Checking and Savings Account Fee Schedule (DDA-161) effective October 1, 2024:

Fee:	Amount:
EASE by Bank of Hawaii	Requirement to avoid monthly service fee changes to the following: Minimum average daily Ledger Balance* of \$200 or a Direct Deposit** (any amount). Election of online statements will no longer qualify for the monthly service fee waiver
Convenience Checking	Monthly service fee increases from \$3.25 to \$5.00 Requirement to avoid monthly service fee changes to the following: Minimum average daily Ledger Balance* of \$500 or total minimum Direct Deposits** of \$500. Election of online statements will no longer qualify for the monthly service fee waiver.
Bankohana – Level II Checking	Monthly service fee increases from \$20.00 to \$25.00

*The average daily Ledger Balance will appear on your statement as "Average balance".

**Direct Deposit is defined as an electronic deposit made through the ACH network to your Account by someone else, such as an employer issuing payroll or a government paying benefits made during a monthly cycle.

Effective 5/30/24, there is no charge for Overdraft Protection from Savings transfers.

Effective January 1, 2025, customers initially enrolled in a Free Checking account and converted into a Convenience Checking in May 2015 but continued to benefit from having their monthly service fee waived without electing to receive online statements, will be subject to the new Convenience Checking requirements mentioned in the above table in order to qualify for the monthly service fee waiver.

If you have any questions, please go to our website at boh.com, write to us at Bank of Hawaii, P.O. Box 2900, Honolulu, HI 96846, visit us at your local branch, or call our Customer Service Center at:

- In Hawaii: 808-643-3888
- In the U.S. Mainland and Canada: 1-888-643-3888
- In Guam and Saipan: 1-877-553-2424
- In American Samoa: 1-888-643-3888 (Long distance charges may apply)
- In Palau: 680-488-3338
- TTY/TDD 1-888-643-9888