

Please see the Bank of Hawaii Consumer Deposit Account Agreement, Bank of Hawaii Consumer Electronic Banking Services Agreement, EASE by Bank of Hawaii® Account Addendum, and Bank of Hawaii Consumer Checking and Savings Fee Schedule for complete terms and conditions and fees.

<b>Account Opening &amp; Usage</b>	Minimum Opening Deposit	<b>\$25</b>
	Monthly Service Fee	<b>\$3.25</b> 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.***
	Balance Requirement	None
	Interest Rate	Does not pay interest
	Stop Payment Order Fee (ACH)	<b>\$30</b> per item
	Account Closing Fee	None
	Other Fees	Please see EASE by Bank of Hawaii® Account Addendum and Bank of Hawaii Consumer Checking and Savings Fee Schedule.

<b>ATM Fees</b>	Using a Bank of Hawaii ATM	<b>No charge</b> for deposits, withdrawals, transfers and balance inquiries
	Other than a Bank of Hawaii ATM**	<b>\$3.00</b> for each withdrawal at a domestic ATM (U.S. and Territories)
	Other than a Bank of Hawaii ATM**	<b>\$5 + 3% of the transaction amount</b> in U.S. dollars for each withdrawal at international ATMs (outside the U.S., American Samoa, Guam, Saipan, Palau, the U.S. Virgin Islands or Puerto Rico)
	Other than a Bank of Hawaii ATM**	<b>\$1</b> for each transfer to or from your deposit account

\*\*The ATM operator may impose additional fees.

<b>Overdraft Services</b>	<p>Overdraft protection plans are not available for EASE by Bank of Hawaii accounts.</p> <p>In most cases, you will be prevented from overdrawing your EASE Account as we will likely not authorize transactions that exceed your Available Balance. There may, however, be situations when your EASE Account has a negative balance. In the event there are non-sufficient funds in your EASE Account, you will not be charged Non-Sufficient Funds Item Returned/Return Item Fees.</p>
---------------------------	--

<b>Overdraft Fees</b>	Non-Sufficient Funds Item Paid/Overdraft Fee	None
	Non-Sufficient Funds Item Returned/Returned Item Fee	None
	Maximum Number of Overdraft Item and/or Returned Item Fees	Not applicable
	Overdraft Protection from Savings	Not available

<b>Posting Order</b>	<p>We generally post transactions, low to high, in the following order:</p> <ol style="list-style-type: none"> <li>1. Deposits and other credits to the Account;</li> <li>2. Withdrawals that are obligated to be paid, for example outgoing wire transfers, Debit Card Transactions we have approved, ATM withdrawals, online and other electronic transfers, Branch cash withdrawals, and returned checks;</li> <li>3. Checks and ACH debit transactions; and</li> <li>4. Bank fees</li> </ol> <p>Note: We reserve the right to use a different order in certain cases and to change our Posting Order at any time.</p>
----------------------	---

<b>Dispute Resolution</b>	Arbitration with 60 day opt-out option; jury trial waiver.
---------------------------	--

\*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.