

# PERSONAL MONEY MANAGEMENT CHECKING — Outline of Basic Terms & Conditions effective as of October 6, 2025



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

|                         |                                                  |                                                                                                                                                                         |
|-------------------------|--------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Account Opening & Usage | Minimum Opening Deposit                          | <b>\$100</b>                                                                                                                                                            |
|                         | Monthly Service Fee                              | <b>\$8</b> (Discount of \$1 for Accounts with Direct Deposit. Direct Deposit includes payroll, pension, social security or similar deposits made during monthly cycle.) |
|                         | Balance Requirement to avoid Monthly Service Fee | <b>\$500</b> minimum Daily Ledger Balance or <b>\$1,000</b> Average daily Ledger Balance                                                                                |
|                         | Interest Rate                                    | See rate sheet for current APYs                                                                                                                                         |
|                         | Stop Payment Order Fee                           | <b>\$35</b> per item, valid for 185 calendar days                                                                                                                       |
|                         | Account Closing Fee                              | <b>\$40</b> for accounts closed within 180 days of opening                                                                                                              |
|                         | Other Fees                                       | Please see the Bank of Hawaii Consumer Checking and Savings Account Fee Schedule.                                                                                       |

|          |                                               |                                                                                                                                                                                                     |
|----------|-----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ATM Fees | Using a Bank of Hawaii ATM                    | <b>No charge</b> for deposits, withdrawals, transfers and balance inquiries                                                                                                                         |
|          | Other than a Bank of Hawaii ATM <sup>**</sup> | <b>\$3.00</b> for each withdrawal at a domestic ATM (U.S. and Territories)                                                                                                                          |
|          | Other than a Bank of Hawaii ATM <sup>**</sup> | <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 <sup>**</sup> | <b>\$1</b> for each transfer to or from your deposit account                                                                                                                                        |

<sup>\*\*</sup>The ATM operator may impose additional fees.

|                           |                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Overdraft Fees & Services | Standard Overdraft Practice                                                                                                          | <p>We may authorize and pay overdrafts for the following types of transactions:</p> <ul style="list-style-type: none"> <li>- Checks and other transactions made using your checking account number</li> <li>- Automatic bill payments</li> </ul> <p>If you do not want these transactions paid, you may decline the bank's standard overdraft practice. You may still be charged a Returned Item Fee (see below) for each item that is returned unpaid, plus any additional fees merchants may charge for returned checks or payments.</p>                                                                                                                                                    |
|                           | Debit Card Overdraft Coverage: You are able to select how you want ATM and everyday (one-time) debit card transactions to be handled | <p><b>Option #1 (No - Opted Out)</b></p> <p>This means you are not opted in to Debit Card Overdraft Coverage. ATM and everyday (one-time) debit card transactions that would cause an overdraft will be declined at no cost to you. However, in the unusual instance where an ATM or one-time debit card transaction causes an overdraft, you <b>WILL NOT</b> be assessed an Overdraft Item and/or Returned Item Fee ("NSF Fee").</p> <p><b>Option #2 (Yes - Opted In)</b></p> <p>This means you choose to enroll in Debit Card Overdraft Coverage. This option may help avoid ATM and/or one-time debit card transactions from being declined. Please see NSF Fees below that may apply.</p> |
|                           | Non-Sufficient Funds Item Paid/Overdraft Fee                                                                                         | <b>\$30</b> per item                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|                           | Non-Sufficient Funds Item Returned/Returned Item Fee                                                                                 | <b>\$30</b> per item                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|                           | Maximum Number of Overdraft Item and/or Returned Item Fees                                                                           | No more than three (3) in any one (1) business day. No NSF Fees will be charged on any Business Day that your end of day Available Balance is or would have been overdrawn by \$4.99 or less. No NSF Fee will be charged if the item causing or increasing the overdrawn amount is \$2.49 or less.                                                                                                                                                                                                                                                                                                                                                                                            |
|                           | Overdraft Protection from Savings (must be enrolled)                                                                                 | No Charge                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

|               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Posting Order | <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> |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                    |                                                            |
|--------------------|------------------------------------------------------------|
| Dispute Resolution | Arbitration with 60 day opt-out option; jury trial waiver. |
|--------------------|------------------------------------------------------------|