



## 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

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

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.

†The monthly service fee may not begin until after the first full statement cycle after account opening.

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**SAVINGS ACCOUNTS**

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**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**

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**BANKOHANA CHECKING ACCOUNTS**

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**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<sup>†</sup>: **\$15.00**

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

**BANKOHANA - LEVEL II CHECKING**

Minimum opening deposit: \$500

Monthly service fee<sup>†</sup>: **\$25.00**

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

**BANKOHANA - LEVEL III CHECKING**

Minimum opening deposit: \$500

Monthly service fee<sup>†</sup>: **\$30.00**

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

**BANKOHANA CASH ADVANTAGE CHECKING<sup>1</sup>**

(Available only to The Private Bank)

Minimum opening deposit: \$500

Monthly service fee<sup>†</sup>: **\$30.00**

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

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**OTHER FEES**

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

Non-Sufficient Funds Item Paid/  
Overdraft Item Fee<sup>2</sup> **\$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 **No Charge**

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

Fee effective until 6/10/25: **\$30.00**  
**per item**

Starting 6/11/25 the fee will be: **\$35.00**  
**per item**

*Fee waived for all Bankohana Accounts.*

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

Research Fee **No Charge**

*(i.e. reconciling monthly statements)*

<sup>†</sup>The monthly service fee may not begin until after the first full statement cycle after account opening.



<b>OTHER FEES</b>			
Verification of Deposit/Confirmation/Immigration Letter	<b>No Charge</b>	Bankoh by Phone: Account inquiries, information and transfers	<b>No Charge</b>
Wire Transfer Service Fees		Clean Check Collections	
a. Outgoing Wires		a. For checking and savings withdrawals, checks, clean collection of drafts and promissory notes	<b>0.25% of collection amount; minimum \$30.00 to maximum \$150.00 per item</b>
i. Domestic \$5,000 or less	<b>\$40.00 each</b>		
ii. Domestic over \$5,000	<b>\$75.00 each</b>		
iii. International (U.S. dollars and foreign currency)	<b>Ask us for details</b>		
b. Incoming Wires	<b>\$13.00 each</b>	b. Clean Check Collections Unpaid Items returned	<b>\$25.00 plus postage</b>
<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)	<b>\$25.00</b>		
ii. Fax Notice	<b>\$3.00 each occurrence<sup>5</sup></b>		
iii. Email Notice	<b>\$2.00 each occurrence<sup>5</sup></b>		
d. Special Handling	<b>\$25.00 each</b>		
<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:**

<sup>1</sup> 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.

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

<sup>3</sup> 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.

<sup>4</sup> "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.

<sup>5</sup> 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.

