# Ah Bank of Hawaiʻi

## 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

#### SAVINGS ACCOUNTS **CHECKING ACCOUNTS REGULAR SAVINGS EASE BY BANK OF HAWAII®** Minimum opening deposit: \$100 Minimum opening deposit: \$25 \$5.00 Monthly service fee<sup>†</sup>: Monthly service fee<sup>†</sup>: \$3.25 Minimum balance requirement to avoid Fee waived with: Minimum average daily Ledger Balance\* of monthly service fee: \$200 or a Direct Deposit\*\* (any Daily Ledger Balance of \$300. amount) Fee waived for accountholder while PERSONAL MONEY MARKET SAVINGS under 18 years of age\*\*\* (No new Accounts offered) CONVENIENCE CHECKING Monthly service fee: \$8.00 Minimum balance requirement to avoid Minimum opening deposit: \$25 \$5.00 monthly service fee: Monthly service fee<sup>†</sup>: Minimum daily Ledger Balance of \$1,000 Fee waived with: Minimum or average daily Ledger Balance\* of average daily Ledger Balance\* of \$2,500. \$500 or total minimum Direct Deposits\*\* of \$500 **KIDS ONLY SAVINGS** The Kids Only Savings Account will automatically convert to a PERSONAL MONEY MANAGEMENT CHECKING Regular Savings Account in the month following the Account Minimum opening deposit: \$100 owner's 17th birthday and will then be subject to all balance Monthly service fee: \$8.00 requirements and fees of Regular Savings. Minimum opening deposit: \$25 Discount of \$1 for Accounts with Direct Deposit\*\* Minimum balance requirement: None Minimum balance requirement to avoid monthly service fee: BONUS RATE SAVINGS Minimum opening deposit: \$100 Daily Ledger Balance of \$500 or average daily Ledger Balance\* of Monthly service fee: \$5.00 \$1,000. Requirements to avoid monthly service fee: 55+ CHECKING (No new Accounts offered) Minimum daily Ledger Balance of \$500 or Minimum balance requirement: None Minimum monthly deposit of \$25 and \$4.00 Monthly service fee: no withdrawals during monthly cycle. Fee waived for Accounts with Direct Requirements to Qualify for Bonus Interest: Deposit\*\* 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. <sup>†</sup>The monthly service fee may not begin until after the first full statement cycle after 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 <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>: Combined Balance Requirement to avoid monthly service fee: \$20,000

#### **BANKOHANA - LEVEL III CHECKING**

Minimum opening deposit: \$500Monthly service fee†:\$30.00Combined Balance Requirement to avoidmonthly 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

#### **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	No Charge
Cashier's Check Fee waived for Bankohana Cash Advantag and Bankohana - Level II, III Checking Accou	
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
Starting 6/11/25 the fee will be:	per item \$35.00
Fee waived for all Bankohana Accounts.	per item
Copy of Cleared Check or Deposit Slip	No Charge
Research Fee (i.e. reconciling monthly statements)	No Charge

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

\$25.00

#### **OTHER FEES**

Statement Options a. Check SafeKeeping b. Image Enclosures	No Charge No Charge
Returned Statement Fee	No Charge
International Statement Mailing International is considered to be outside the U.S., American Samoa, Guam, Saipan, Palau, the U.S. Virgin Islands or Puerto Rico.	No Charge
Copy of Statement(s)	No Charge
Transaction History Print Out (including SnapShot Statement)	No Charge
Early Closing Fee (If closed within 180 days of Account opening)	
a. All Bankohana Checking Accounts b. EASE by Bank of Hawaii Accounts c. All other checking and savings Accounts	\$70.00 None \$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 <sup>3</sup> Discount of \$2 for Bankohana - Level II Accounts. Fee waived for Bankohana Cash Advantage and Bankohana - Level III Checking Accounts. Unavailable for EASE Ac	\$3.00/month per card
Automated Teller Machine (ATM) Transaction a. Bank of Hawaii ATM i. Deposits, withdrawals,	No Charge
transfers and balance inquiries ii. Mini-Statements	No Charge

b. Bank of Hawaii Fees for Qualified ATMs <sup>4</sup> <i>Please Note:</i> When you use a Qualified <i>ATM</i> , 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	\$3.00 each
(U.S. and Territories) Fee waived for Bankohana Cash Advantage and Bankohana - Level III Checking Accounts.	
ii. Cash withdrawals (International)	\$5.00 each plus 3%
International is considered to be outside the U.S., American Samoa, Guam, Saipan, Palau, the U.S. Virgin Islands or Puerto Rico.	of the transaction amount in U.S. dollars
Fee waived for Bankohana Cash Advantage and Bankohana - Level III Checking Accounts.	
iii. Transfers Fee waived for Bankohana Cash Advantage and Bankohana - Level III Checking Accounts	\$1.00 each
iv. Balance Inquiries	No Charge
International POS Transactions using a Debit Card International is considered to be outside the U.S., American Samoa, Guam, Saipan, Palau, the U.S. Virgin Islands or Puerto Rico.	3% of the transaction amount in U.S. dollars
Debit Card POS Cash Withdrawal Fee (at another financial institutions)	\$5.00 each
Card Replacement Fee Fee applies to all customer-requested replacements of Debit Cards and Bankoh BankCards.	\$20.00 each
Rush Delivery of a Card Replacement Additional fee to the Card Replacement Fee.	\$40.00 each
Legal Process Fees	
a. Garnishment	\$95.00 each
b. Tax Levy	\$50.00 each
c. Other legal process	\$50.00 each

OTHER FEES		Bankoh by Phone: Account inquiries,	No Charge
Verification of Deposit/Confirmation/ Immigration Letter	No Charge	information and transfers Clean Check Collections	
Wire Transfer Service Fees a. Outgoing Wires i. Domestic \$5,000 or less ii. Domestic over \$5,000 iii. International (U.S. dollars and foreign currency)	\$40.00 each \$75.00 each Ask us for details	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
b. Incoming Wires Fee waived for Bankohana Cash Advantage Checking and Bankohana - Level II, III Accounts.	\$13.00 each	b. Clean Check Collections Unpaid Items returned	\$25.00 plus postage
c. Notifications of Outgoing/Incoming	Wires		
i. Fax or Email Set Up	\$25.00		
(One-Time Fee) ii. Fax Notice	\$3.00 each occurrence⁵		
iii. Email Notice	\$2.00 each occurrence⁵		
d. Special Handling Such as tracer, amendment, cancellation/recall plus additional charges, taxes, duties, or fees assessed by governments, intermediary, correspondent, beneficiary, and/or paying banks.	\$25.00 each		

#### **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.

