



Amendment to Bank of Hawaii
Consumer Deposit Account Agreement and
Consumer Checking and Savings Account Fee Schedule

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

Effective June 11, 2025, the following change will be made to the “Stop Payment Order (checks/ACH) or Post-Dated Check Notification Fee” under the section titled, “Other Fees” in the **Consumer Checking and Savings Account Fee Schedule (DDA-161)**:

“Stop Payment Order (checks/ACH) or Post-Dated Check Notification Fee <i>Fee waived for all Bankohana Accounts</i> ”	\$35.00 Per Item
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In addition, **effective June 11, 2025**, the following changes will be made to the **Consumer Deposit Account Agreement (DDA-721)** that **increases the funds availability and deposit threshold amounts for various check holds**:

1. The following subsections and sub-subsection under the section titled, “**H. FUNDS AVAILABILITY**” are replaced to reflect the regulatory increases provided under the Expedited Funds Availability Act to 1) the amount of funds available on the first business day following the day the deposit was made from \$225 to **\$275** and 2) the new account and large deposit threshold amounts from \$5,525 to **\$6,725**.

Subsection 2 is replaced with the following:

2. Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by Check available to you on the Business Day of your deposit. Depending on the type of Check you deposit, funds may not be available for withdrawal until the third Business Day after the day of your deposit. The first **\$275** of your deposit may be available no later than the first Business Day after the day of your deposit.

If we are not going to make all of the funds from your deposit available on the Business Day of your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly through one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the first Business Day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by Check may be delayed for a longer period under the following circumstances:

- a. We believe a Check you deposit will not be paid;
- b. You deposit checks totaling more than **\$6,725** on any one (1) Business Day;
- c. You redeposit a Check that has been returned unpaid;
- d. You have overdrawn your Account repeatedly in the last six (6) months; or
- e. There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eighth Business Day after the day of your deposit.

Subsection 3 is replaced with the following:

3. Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first thirty (30) calendar days your Account is open.

Funds from deposits of the first **\$6,725** of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available no later than the first (1st) Business Day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you and deposited in person to one of our employees. The excess of total deposited checks over **\$6,725** will be available on the eighth (8th) Business Day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first **\$6,725** will not be available until the second (2nd) Business Day after the day of your deposit. Funds from all other Check deposits will be available on the eighth (8th) Business Day after the day of your deposit.

2. The sub-subsection b titled, "b. Check Deposits" under the subsection 5 titled, "ATM Deposits" is replaced with the following:

b. Check Deposits

If you deposit checks at our ATM before the cutoff time on any Business Day, up to **\$275** of the deposited amount may be withdrawn immediately and you will receive access to your full Check deposit after Posting that Business Day.

If you deposit checks at our ATM after the cutoff time on any Business Day or on a non-Business Day, up to **\$275** of the total Check deposits made on any calendar day may be accessed for limited electronic transaction types, including ATM and/or Debit Card Transactions. You will receive access to your full Check deposits after Posting on the next Business Day.

It is our general policy that Check deposits made at our ATMs will be available as described above, however, all Check deposits are subject to the limitations described in the above subsection titled "Longer Delays May Apply."

The remaining sub-subsections of Subsection 5 remain in effect.

3. All references to Deposit Maintenance Center and DMC have been replaced with Deposit Operations and DO respectively.

As amended herein, your Consumer Deposit Account Agreement (DDA-721) remains in full force and effect. By maintaining your Account you are agreeing to these amended terms. For a copy of the entire revised agreement, please go to www.boh.com/personal/bank-accounts/deposit-agreements-and-disclosures or contact Bank of Hawaii at the numbers listed below after June 11, 2025 (Effective Date).

In Hawaii: 1-808-643-3888

In U.S. Mainland and Canada: 1-888-643-3888

In American Samoa: 1-888-643-3888 (Long distance charges may apply)

In Guam and Saipan: 1-877-553-2424

In Palau: 680-488-3338

TTY: 1-888-643-9888