

## BANKOHANA ACCOUNTS

If you have multiple accounts at Bank of Hawai‘i®, it may be time for you to ask about our Bankohana® account and enjoy the great benefits of being a part of the family. A Bankohana account will let you bring your other accounts together in one easy-to-manage package and let you take advantage of fee waivers or discounted services, preferential interest rates and other benefits. Here's how it works.

### Your Primary Account

A Bankohana checking account will be your primary account. It's an interest bearing account that may pay you a higher interest rate as your balance increases.<sup>1</sup>

### Your Related Accounts

All of the following deposit accounts and credit accounts may be used to meet the combined balance requirements for all Bankohana account levels, provided that at least one of the Bankohana checking account holders is the primary owner of the designated related account.<sup>2</sup>

### Deposit Account Balances

- Bankohana Savings
- Bankohana Money Market Savings
- Bankohana Bonus Rate Savings
- Bankohana Bonus Rate Savings Plus
- Bankohana CDs
- Bankohana Individual Retirement Account

### Loans and Lines Outstanding Balances

- Consumer loans (except residential mortgages)
- Consumer lines of credit (except Bankoh CoverCheck)
- Qualifying Bank of Hawai‘i branded credit cards (for state of Hawaii accounts)

If you have a **Bankohana – Level II or III** account, the following additional accounts will be linked to your Bankohana checking account to meet the combined balance requirement:

- Bank residential mortgage loan (up to \$10,000 per account)
- Other Qualifying Accounts<sup>3</sup>

### Choosing your Bankohana Account Level

The chart below summarizes the features offered at each level so you can select the one that will work best for you. Since movement between the levels is not automatic, be sure to stop by any Bank of Hawai‘i branch for help if you decide to change your Bankohana level.

	Bankohana – Level I Account		Bankohana – Level II Account		Bankohana – Level III Account	
Get More with Bankohana	Fees for the following services are waived: <ul style="list-style-type: none"> <li>– Bankoh Collection Series checks (wallet or duplicate)</li> <li>– Stop payments<sup>4</sup></li> <li>– Personal deposit slips (DT-2 style)</li> </ul>	Plus: <ul style="list-style-type: none"> <li>– Save \$15 on your safe deposit box<sup>5</sup></li> <li>– Annual fee waived for Bankoh CoverCheck account tied to your Bankohana Checking Account<sup>7</sup></li> </ul>	In addition to Level I Benefits, fees for the following services are waived: <ul style="list-style-type: none"> <li>– Cashier's checks and notary service</li> <li>– Incoming wire transfers</li> </ul>	Plus: <ul style="list-style-type: none"> <li>– \$2 per month discount for Bankoh Hawaiian Airlines® Visa® Debit Card<sup>6</sup></li> <li>– Save \$30 on your safe deposit box<sup>5</sup></li> </ul>	In addition to Level II Benefits, fees for the following services are waived: <ul style="list-style-type: none"> <li>– Bank of Hawai‘i fee for cash withdrawals and transfers at domestic non-Bank of Hawai‘i ATMs</li> </ul>	Plus: <ul style="list-style-type: none"> <li>– Exclusive Bank of Hawaii Black Visa® Debit Card with Atmos™ Rewards<sup>6</sup></li> <li>– Annual fee waived for Personal FlexLine<sup>7</sup></li> <li>– Annual fee waived for Bankoh Home EquityLine<sup>7</sup></li> <li>– Save \$100 on the processing fee on your new Bank of Hawai‘i residential mortgage<sup>7</sup></li> </ul>
Bankohana Preferred Rates	• Interest-earning checking   • Higher rates on certain Bankohana savings and CD accounts   • Preferred foreign exchange rates when buying foreign currency <sup>8</sup>					
Combined Balance Requirement	\$6,000		\$20,000		\$50,000	
Monthly Service Fee if Combined Balance Requirement is not met	\$15		\$25		\$30	

- <sup>1</sup> A Bankohana Account may not be opened by a custodian under the Uniform Transfers to Minors Act by a personal representative of an estate, or by a representative payee.
- <sup>2</sup> Additional restrictions may apply. Please visit any Bank of Hawai'i branch or call 1-888-643-3888.
- <sup>3</sup> Other Qualifying Accounts are determined from time to time by Bank of Hawai'i. Please visit any Bank of Hawai'i branch or call 1-888-643-3888 for a description of current qualifying accounts.
- <sup>4</sup> The fee waiver applies to stop payment orders for checks or EFTs from the Bankohana checking or Bankohana savings account.
- <sup>5</sup> Discount applies to one box per Bankohana relationship. Subject to availability. Automatic payment of your rental fee from a Bankohana checking or savings account is required.

- <sup>6</sup> Atmos Rewards points™ can be earned on qualified purchases using the "Debit" or "Credit" function. The following transactions are not qualified Debit Card purchases and do not earn points: Purchases with cash back, ATM transfers or withdrawals, cash advances, funds transfers, withdrawals of cash or cash equivalents, payment of any amount you owe us such as loan payments and bank fees, purchases of cash equivalent items (such as money orders, cashier's checks, traveler's cheques, virtual currencies as well as other monetary instruments purchased at Bank of Hawaii or elsewhere). Rewards earned is based on net purchases for the month (i.e., less credits and returns), and is rounded to the nearest whole point. The earning rate is 1 point for each \$2 in qualified purchases up to a maximum of 1,000 points per Atmos Rewards Account per month regardless of the number of Debit Cards or deposit accounts tied to an Atmos Rewards account. Not available in Guam, Saipan or Palau.
- <sup>7</sup> Application and credit approval required.
- <sup>8</sup> Subject to availability. Preferred foreign exchange rates only available in the state of Hawaii, and only apply to your purchase of foreign currency.