



Changes to the Bank of Hawaii Consumer Checking and Savings Account Fee Schedule

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

To obtain an updated Fee Schedule, go to boh.com/agreements where you will find the updated Fee Schedule in the Consumer Accounts section. If you need a copy of the updated Fee Schedule sent to you, please contact us at one of the phone numbers listed below.

The following changes to the Consumer Checking and Savings Account Fee Schedule (DDA-161) effective October 1, 2024:

Fee:	Amount:
EASE by Bank of Hawaii	Requirement to avoid monthly service fee changes to the following: Minimum average daily Ledger Balance* of \$200 or a Direct Deposit** (any amount). Election of online statements will no longer qualify for the monthly service fee waiver
Convenience Checking	Monthly service fee increases from \$3.25 to \$5.00 Requirement to avoid monthly service fee changes to the following: Minimum average daily Ledger Balance* of \$500 or total minimum Direct Deposits** of \$500. Election of online statements will no longer qualify for the monthly service fee waiver.
Bankohana – Level II Checking	Monthly service fee increases from \$20.00 to \$25.00

*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.

Effective 5/30/24, there is no charge for Overdraft Protection from Savings transfers.

Effective January 1, 2025, customers initially enrolled in a Free Checking account and converted into a Convenience Checking in May 2015 but continued to benefit from having their monthly service fee waived without electing to receive online statements, will be subject to the new Convenience Checking requirements mentioned in the above table in order to qualify for the monthly service fee waiver.

If you have any questions, please go to our website at boh.com, write to us at Bank of Hawaii, P.O. Box 2900, Honolulu, HI 96846, visit us at your local branch, or call our Customer Service Center at:

- In Hawaii: 808-643-3888
- In the U.S. Mainland and Canada: 1-888-643-3888
- In Guam and Saipan: 1-877-553-2424
- In American Samoa: 1-888-643-3888 (Long distance charges may apply)
- In Palau: 680-488-3338
- TTY/TDD 1-888-643-9888