

Important Notice for All Consumer Deposit Account Customers

Please keep this with your account disclosures for future reference.

The Consumer Checking and Savings Account Fee Schedule (“Fee Schedule”) is a part of your deposit agreement with Bank of Hawaii.

Beginning November 1, 2019, the following changes will be made to your **Fee Schedule**:

- 1) The fee for non-sufficient funds item returned is changing to \$30, therefore, in the section titled **“OTHER FEES”**, the item listed as **“Non-Sufficient Funds Item Returned/Returned Item Fee”** is replaced to read as follows :

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

- 2) The fee for non-sufficient funds item paid is changing to \$30, therefore in the section titled **“OTHER FEES”**, the item listed as **“Non-Sufficient Funds Item Paid/Overdraft Fee”** is replaced to read as follows:

“Non-Sufficient Funds Item Paid/Overdraft Fee³
\$30.00 each

For more information on Overdrafts, see the Bank of Hawaii Consumer Deposit Agreement.”

- 3) In the section titled **“OTHER FEES”**, item **“Stop Payment Order Fee”** is replaced (to include Post-Dated Check Notifications) to read as follows:

“Stop Payment Order Fee or Post-Dated Check Notification
\$30 per item

Fee waived for all Bankohana Accounts.”

- 4) In the section titled **“OTHER FEES”**, item **“Automated Teller Machine (ATM) Transactions”** (b) (ii) is replaced (to clarify the waiver for Bankohana Cash Advantage and Bankohana Level III accounts) to read as follows:

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“Cash withdrawals (International)

\$5.00 each plus 3% of the transaction amount in U.S. dollars

International is considered to be outside of the U.S., Saipan, American Samoa, Guam, Palau, the U.S. Virgin Islands or Puerto Rico.

Fee waived for Bankohana Cash Advantage and Bankohana – Level III Checking Accounts”

Footnote (3) is not changing but is inserted below for your convenience.

⁽³⁾ Overdraft fees will not apply to ATM or everyday Debit Card Transactions by consumers who have not authorized such fees.

Except as amended herein, your Consumer Deposit Account Agreement, Consumer Electronic Banking Services Agreement, and Fee Schedule remain in full force and effect. By maintaining your account from and after November 1, 2019, you are agreeing to these terms.

If you have any questions regarding these changes, please contact us at:

In Hawaii: 643-3888

In the 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/TDD: 888-643-9888

