



FEE SCHEDULE

for Business Checking and Savings Accounts

This fee schedule is part of your deposit agreement with Bank of Hawaii.
Please review and keep for future reference.

CHECKING ACCOUNTS

BUSINESS CHECKING (OPTION 1)

Minimum opening deposit	\$	100.00
Balance requirement		None
Monthly service fee		None
First 20 deposits and/or checks paid per month		None
Deposits and/or checks paid in excess of 20 per month	\$	0.50 each

BUSINESS CHECKING (OPTION 2)

Minimum opening deposit	\$	100.00
Balance requirement options to avoid monthly service fee:		
1. Minimum daily balance	\$	2,000.00
or		
2. Average daily balance	\$	4,000.00
Monthly service fee if balance requirement is not met	\$	8.00
First 50 deposits and/or checks paid per month		None
Deposits and/or checks paid in excess of 50 per month	\$	0.50 each

BUSINESS MONEY MANAGEMENT CHECKING (Eligibility restrictions apply)

Minimum opening deposit	\$	100.00
Balance requirement options to avoid monthly service fee:		
1. Minimum daily balance	\$	3,000.00
or		
2. Average daily balance	\$	6,000.00
Monthly service fee if balance requirement is not met	\$	8.00
First 50 deposits and/or checks paid per month		None
Deposits and/or checks paid in excess of 50 per month	\$	0.50 each

BANKOHANA BUSINESS \$25,000

Minimum opening deposit	\$	100.00
Combined balance requirement to avoid monthly service fee:		
• Combined average daily balance in Bankohana Business \$25,000, related deposit accounts and related credit accounts	\$	25,000.00
Monthly service fee if combined balance requirement is not met	\$	19.00
First 150 deposits, checks paid and/or items deposited into Bankohana Business \$25,000 or any related deposit accounts per month		None
Deposits, checks paid and/or items deposited in excess of 150 into Bankohana Business \$25,000 or any related deposit accounts per month	\$	0.25 each

BANKOHANA BUSINESS \$50,000

Minimum opening deposit	\$	100.00
Combined balance requirement to avoid monthly service fee:		
• Combined average daily balance in Bankohana Business \$50,000, related deposit accounts and related credit accounts	\$	50,000.00
Monthly service fee if combined balance requirement is not met	\$	24.00
First 300 deposits, checks paid and/or items deposited into Bankohana Business \$50,000 or any related deposit accounts per month		None
Deposits, checks paid and/or items deposited in excess of 300 into Bankohana Business \$50,000 or any related deposit accounts per month	\$	0.25 each

BANKOHANA BUSINESS CHECKING (Must be linked to a Bankohana Business \$25,000 or \$50,000)

Minimum opening deposit	\$	100.00
Balance requirement to avoid monthly service fee		None
Monthly service fee		None
See fees for Bankohana Business \$25,000 or \$50,000 for other fees applicable to combined accounts		

SPECIAL DONATION ACCOUNT (Eligibility restrictions apply)

Minimum opening deposit	\$	100.00
Balance requirement		None
Monthly service fee		None
First 100 deposits and/or checks paid per month		None
Deposits and/or checks paid in excess of 100 per month	\$	0.50 each
Early Closing Fee (accounts closed within 180 days of opening)		None

NON-PROFIT CHECKING (Existing accounts only)

For Church, School, Community and Non-Profit Organizations

Balance requirement to avoid monthly service fee:		
• Average daily balance	\$	1,000.00
Monthly service fee if average daily balance is less than \$500	\$	2.50
Monthly service fee if average daily balance is at least \$500 but less than \$1,000	\$	1.50

OTHER FEES FOR CHECKING ACCOUNTS

1. Statement Options (applies to paper and online statements)		
a. Check SafeKeeping		None
b. Image Enclosure	\$2.50 per statement cycle with enclosure†	
2. Photocopies of cleared item – Check and / or deposit slip		
a. Business Checking (Option 1)	\$2.50 per item	
b. All other accounts	5 free items per month then \$2.50 per item thereafter	
3. Bank of Hawaii Visa® Debit Card for Business		None
4. Reserved		
5. Cardholder tier change for Bank of Hawaii Visa® Debit Card for Business	\$	10.00 per change
6. For each replacement card for Business BankCard, Bank of Hawaii Visa® Debit Card for Business	\$	20.00
For each rush card delivery add	\$	40.00
7. Automated Teller Machine (ATM) Transactions		
a. Bankoh BankMachines (Bank of Hawaii ATM)		
1. Deposits, withdrawals, transfer and balance inquiries		None
2. Mini statements	\$	1.50 each
b. Qualified ATMs* (Other than a Bank of Hawaii ATM)		
1. Cash withdrawals (U.S. and its Territories)	\$	3.00 each
2. Cash withdrawals (International)**	\$	5.00 each + 3% of transaction amount in U.S. dollars
3. Transfers and balance inquiries	\$	1.00 each
8. International** POS Transactions using the Bank of Hawaii Visa® Debit Card for Business will be charged an International Service Assessment Fee.		3% of transaction amount in U.S. dollars

Explanation of Footnotes:

† Fee waived for Business Checking (Option 2), Business Money Management Checking, all Bankohana for Business Checking, Special Donation Accounts, and Non-Profit Checking.

* Automated Teller Machines which display the PLUS® or STAR SYSTEM® symbols are “Qualified ATMs” and may be used with the Bank of Hawaii Visa® Debit Card for Business.

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

SAVINGS ACCOUNTS

BUSINESS MONEY MARKET SAVINGS

Minimum opening deposit	\$	100.00
Balance requirement options to avoid monthly service fee:		
1. Minimum daily balance	\$	1,000.00
or		
2. Average daily balance	\$	2,500.00
Monthly service fee if balance requirement is not met	\$	8.00

BANKOHANA BUSINESS MONEY MARKET SAVINGS

(Must be linked to a Bankohana Business \$25,000 or \$50,000)

Minimum opening deposit	\$	100.00
Balance requirement		None
Monthly service fee		None

See fees for Bankohana Business \$25,000 or \$50,000 for other fees applicable to combined accounts

BUSINESS SAVINGS

Minimum opening deposit	\$	100.00
Minimum daily balance requirement to avoid monthly service fee	\$	1,500.00
Monthly service fee if minimum daily balance requirement is not met	\$	6.50

BANKOHANA BUSINESS SAVINGS

(Must be linked to a Bankohana Business \$25,000 or \$50,000)

Minimum opening deposit	\$	100.00
Balance requirement		None
Monthly service fee		None

See fees for Bankohana Business \$25,000 or \$50,000 for other fees applicable to combined accounts

BUSINESS BONUS RATE SAVINGS

Minimum opening deposit	\$	100.00
Minimum daily balance required to avoid monthly service fee	\$	10,000.00
Monthly service fee if daily balance is not met	\$	15.00
Minimum monthly deposit required to obtain interest at Bonus Rate when no withdrawals are made	\$	250.00

NON-PROFIT SAVINGS (Eligibility restrictions apply)

For Church, School, Community and Non-Profit Organizations

Minimum opening deposit	\$	100.00
Minimum daily balance requirement to avoid monthly service fee	\$	200.00
Monthly service fee if minimum daily balance requirement is not met	\$	2.00

OTHER FEES FOR SAVINGS ACCOUNTS

1. Each pre-authorized, electronic or telephone transfer or withdrawal from your account in excess of six during any one month	\$	10.00 each
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OTHER MISCELLANEOUS FEES

CHECKING AND SAVINGS ACCOUNTS

1. Each check, automatic payment, in-person withdrawal, BankCard or Debit Card purchase, electronic fund transfer, ATM transaction, or other withdrawal you make from your checking account which exceeds the available balance in your account or your Business CoverCheck credit limit, if any, will be assessed a fee as follows:

A. Not sufficient funds item returned/ Returned Item Fee	\$ 30.00 each
B. Not sufficient funds item paid/ Overdraft Fee	\$ 30.00 each

You will be charged no more than three Overdraft and/or Returned Item Fees on any one day per account. No Overdraft and/or Returned Item Fee will be imposed on any day that your end of day available balance is or would have been overdrawn by less than \$5. If an item under \$2.50 causes an overdraft, you will not incur an Overdraft or Returned Item Fee.

2. Continuing Negative Balance Fee	None
3. Initiation or renewal of a stop payment order (check/EFT/Bill Pay) or post-dated check notification	\$ 30.00 per item
4. Check Returned to Bank unpaid	
• Resubmitted for payment	\$ 7.00 each
• Charged back to the account	\$ 7.00 each
5. Special Statements (a.k.a. Interim statements) (45 days advance notice required)	\$ 8.00 each
6. Inactive Fee ⁽¹⁾	\$ 5.00 per month
7. Abandoned account handling fee	\$ 45.00 each
8. Service of legal process affecting the account	
A. Garnishment	\$ 95.00 each
B. Tax Levy	\$ 50.00 each
C. Other legal processes	\$ 50.00 each
9. Wire Transfer Service	
A. Outgoing Wires	
1. Domestic	
– \$5,000 or less	\$ 40.00 each
– Over \$5,000	\$ 75.00 each
2. International (U.S. and foreign currency)	Ask us for details
B. Incoming Wires	
1. Domestic and International	\$ 13.00 each
C. Notifications	
1. Fax or E-mail (One-Time Set-Up Fee)	\$ 25.00
2. Fax Notice	\$ 3.00 each occurrence⁽²⁾
3. E-mail Notice	\$ 2.00 each occurrence⁽²⁾
D. Special Handling such as tracer, amendment, cancellation/recall	\$ 25.00⁽³⁾
10. Statement photocopies	\$ 5.00 each
11. Faxed statement	\$ 6.00 each

12. Fee for accounts closed within 180 days of opening each ("Early Closing Fee Period")	\$ 100.00 each
13. Research (each half hour or any fraction thereof)	\$ 17.50
14. Verification of Deposit/Audit Confirmation	\$ 15.00 per account, per request
15. Deposit correction fee	\$ 5.00 each
16. Temporary Checks	\$ 3.00 per page
17. Returned Statement*	\$ 5.00 each
18. International Statement**	\$ 1.00 per statement
19. Debit Card POS Cash Withdrawal Fee (at other financial institution)	\$ 5.00 each
20. Manual Account Transfer Fee (for each one-time customer initiated transfer request performed by BOH)	\$ 15.00 per transaction

ADDITIONAL BUSINESS SERVICES

1. Bankoh by Phone for Business: Account inquiries, information and transfers	None
2. Disposable depository bags	\$ Varies (Call for pricing)
3. Business Depository key	\$ 5.00 each
4. Clean Collections (Incoming and Outgoing)	
A. For checking and savings withdrawals, checks, clean drafts and promissory notes	0.25% of collection amount; minimum \$30; maximum \$150 per item plus cable fees, if applicable
B. Clean Collections – Unpaid items returned	\$ 25.00 plus postage or cable fees, if applicable

Explanation of Footnote:

⁽¹⁾ For all inactive accounts, regardless of balance, except for Bankohana Business Savings, Bankohana Business Money Market Savings, Interest on Lawyers' Trust Accounts (IOLTA), analyzed checking and savings accounts, Public Funds checking and savings accounts. Please see your Deposit Agreement for information regarding inactive accounts.

⁽²⁾ Fee will be added to and assessed with the Outgoing and/or Incoming Wire fee.

⁽³⁾ Plus additional charges, taxes, duties, or fees assessed by governments, intermediary, correspondent, beneficiary, and/or paying banks.

* For the return of paper statements with no forwarding address. The fee is assessed on each first occurrence.

** For paper statements mailed to an International address. International is outside the U.S., American Samoa, Guam, Saipan, Palau, the U.S. Virgin Islands or Puerto Rico.

Please note. The products and services listed in this fee schedule may not be available to all customers or available in all areas that Bank of Hawaii serves. Please consult your branch about the availability of products and services.