



## BUSINESS CHECKING AND SAVINGS ACCOUNT FEE SCHEDULE

This Fee Schedule is part of your Bank of Hawaii Business Deposit Account Agreement and your Bank of Hawaii Business Electronic Banking Services Agreement.

Please review and keep for future reference.

### CHECKING ACCOUNTS

#### BUSINESS CHECKING (OPTION 1)

Minimum opening deposit: \$100

Minimum balance requirement: **None**

Monthly service fee:

Deposits and/or Checks paid in excess of 20 per month: **\$0.50 each**

(Fee waived for first 20 deposits and/or Checks paid per month.)

#### BUSINESS CHECKING (OPTION 2)

Minimum opening deposit: \$100

Monthly service fee: **\$8.00**

Minimum balance requirements to avoid monthly service fee:

*Minimum low balance<sup>1</sup> of \$2,000 or average balance<sup>2</sup> of \$4,000.*

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

Monthly service fee: **\$8.00**

Minimum balance requirement to avoid monthly service fee:

*Minimum low balance<sup>1</sup> of \$3,000 or average balance<sup>2</sup> of \$6,000.*

Deposits and/or Checks paid in excess of 50 per month: **\$0.50 each**

*Fee waived for first 50 deposits and/or Checks paid per month.*

### CHECKING ACCOUNTS

#### SPECIAL DONATION ACCOUNT

(Eligibility restrictions apply)

Minimum opening deposit: \$100

Minimum balance requirement: **None**

Monthly service fee:

Deposits and/or Checks paid in excess of 100 per month: **\$0.50 each**

(Fee waived for first 100 deposits and/or Checks paid per month.)

Early Closing Fee: **Waived**

(Accounts closed within 180 days of opening)

#### NON-PROFIT CHECKING

(Existing Accounts only)

FOR CHURCH, SCHOOL, COMMUNITY, AND NON-PROFIT ORGANIZATIONS

Monthly service fee:

For Accounts with average balance<sup>2</sup> less than \$500: **\$2.50**

For Accounts with average balance<sup>2</sup> of \$500 - under \$1,000: **\$1.50**

Minimum balance requirement to avoid monthly service fee:

*Average balance<sup>2</sup> of \$1,000.*

### SAVINGS ACCOUNTS

#### BUSINESS SAVINGS

Minimum opening deposit: \$100

Monthly service fee: **\$6.50**

Minimum balance requirement to avoid monthly service fee:

*Minimum low balance<sup>1</sup> of \$1,500.*

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## SAVINGS ACCOUNTS

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### BUSINESS MONEY MARKET SAVINGS

Minimum opening deposit: \$100

Monthly service fee: **\$8.00**

Minimum balance requirement to avoid monthly service fee:

*Minimum low balance<sup>1</sup> of \$1,000 or average balance<sup>2</sup> of \$2,500.*

### BUSINESS BONUS RATE SAVINGS

Minimum opening deposit: \$100

Monthly service fee: **\$15.00**

Minimum balance requirement to avoid monthly service fee:

*Low balance<sup>1</sup> of \$10,000.*

Requirements to qualify for Bonus Interest:

*Minimum monthly deposit of \$250 and no withdrawals during monthly cycle.*

### BANKOHANA BUSINESS SAVINGS

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

Minimum opening deposit: \$100

Minimum balance requirement: **None**

Monthly service fee:

*See fees for Bankohana Business 25,000 or 50,000 for other fees applicable to combined Accounts.*

### BANKOHANA BUSINESS MONEY MARKET SAVINGS

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

Minimum opening deposit: \$100

Minimum balance requirement: **None**

Monthly service fee:

*See fees for Bankohana Business 25,000 or 50,000 for other fees applicable to combined Accounts.*

### NON-PROFIT SAVINGS

(Eligibility restrictions apply)

FOR CHURCH, SCHOOL, COMMUNITY AND NON-PROFIT ORGANIZATIONS

Minimum opening deposit: \$100

Monthly service fee: **\$2.00**

Minimum balance requirement to avoid monthly service fee:

*Low balance<sup>1</sup> of \$200.*

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## BANKOHANA CHECKING ACCOUNTS

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Please see the Bankohana Business Addendum for a list of qualified Related Accounts that can be counted towards your Combined Balance Requirement.

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### BANKOHANA BUSINESS 25,000

Minimum opening deposit: \$100

Monthly service fee: **\$19.00**

Combined Balance Requirement to avoid monthly service fee: \$25,000

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**

*Fee waived for first 150 deposits, Checks paid, and/or Items deposited into Bankohana Business 25,000 or any related deposit Accounts per month.*

### BANKOHANA BUSINESS 50,000

Minimum opening deposit: \$100

Monthly service fee: **\$24.00**

Combined Balance Requirement to avoid monthly service fee: \$50,000

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**

*Fee waived for first 300 deposits, Checks paid, and/or Items deposited into Bankohana Business 50,000 or any related deposit Accounts per month.*

### BANKOHANA BUSINESS CHECKING

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

Minimum opening deposit: \$100

Monthly service fee:

*See fees for Bankohana Business 25,000 or 50,000 for other fees applicable to combined Accounts.*

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## OTHER FEES

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1. Non-Sufficient Funds Item Returned/Returned Item Fee: **\$30.00 each Item returned**

2. Non-Sufficient Funds Item Paid/Overdraft Item Fee: **\$30.00 each Item paid**

*For more information on Overdraft fee limits, see the Bank of Hawaii Business Deposit Account Agreement.*

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**OTHER FEES**

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3. Reserved
4. Business Overdraft Protection from Savings Transfer Fee: **\$10.00 per transfer**  
*Refer to the Business Overdraft Protection from Savings Authorization.*
5. Inactive Fee: **\$5.00 per month**  
*Fee waived for Bankohana Business Savings, Bankohana Business Money Market Savings, Interest on Lawyers' Trust Accounts (IOLTA), analyzed checking and savings Account, Public Funds checking and savings Accounts.*
6. Abandoned Account Fee: **\$45.00 each**
7. Cashier's Check: **\$12.00**
8. Temporary Checks: **\$3.00 per page**  
*Three (3) Checks per page.*
9. Stop Payment Charge (Check/EFT/Bill Pay notifications) or Post-Dated Check Notification Fee: **\$30.00 per Item**
10. Copy of Cleared Check or Deposit Slip
- a. Business Checking (Option 1): **\$2.50 per Item**
- b. All other accounts: **\$2.50 per Item**  
*Fee waived for first five (5) Items in a statement period. Additional copies will be charged \$2.50 per Item or Research Fee, whichever is less.*
11. Research Fee: **\$17.50 per half hour or any fraction thereof**  
*(i.e. reconciling monthly statements)*
12. Statement Fees:
- a. Statement Options (paper and online)
- i. Check SafeKeeping: **No Charge**
- ii. Image Enclosure: **\$2.50 per statement**  
*Fee waived for Business Checking (Option 2), Business Money Management Checking, all Bankohana for Business Checking, Special Donation Accounts, and Non-Profit Checking.*
- b. Returned Statement Fee: **\$5.00 each**  
*For the return of paper statements by United States Postal Service. The fee is assessed on each first occurrence only per Account.*

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**OTHER FEES**

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- c. International Statement Mailing Fee: **\$1.00 per paper statement**  
*International is considered to be outside the U.S., American Samoa, Guam, Saipan, Palau, the U.S. Virgin Islands or Puerto Rico.*
- d. Copy of Statement(s) **\$5.00 per statement**
- e. Transaction History Print Out / Interim Statement: **\$8.00 each**  
*(45 days advance notice required for Interim Statement)*
- f. Faxed Statement: **\$6.00 each**
13. Deposit Correction Fee: **\$5.00 each**
14. Early Closing Fee: **\$100.00**  
*(if closed within 180 days of Account opening)*
15. Excessive Savings Transaction Fee: **\$10.00 per transfer**  
*Fee charged for every transfer or withdrawal exceeding the monthly cycle limit of six (6) Savings Account withdrawals or transfers by online and mobile banking, automatic bill payments, telephone or other electronic transmissions, pre-authorized transfers, overdraft protection programs or similar orders made by you remotely and payable to third parties.*
16. Bank of Hawaii Visa® Debit Card for Business: **No Charge**
17. International POS Transactions<sup>3</sup> using the Bank of Hawaii Visa® Debit Card for Business: **3% of the transaction amount in U.S. dollars**  
*International POS Transactions using the Bank of Hawaii Visa® Debit Card for Business.*
18. Debit Card POS Cash Withdrawal Fee: **\$5.00 each**  
*At other financial institutions.*
19. Card Replacement Fee: **\$20.00 each**  
*Fee applied to all customer-requested replacements of Business Debit Cards and Business Bankoh BankCards.*

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**OTHER FEES**

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20. Rush Delivery of a Card Replacement: **\$40.00 each**  
*Additional fee to the Card Replacement Fee.*

21. Automated Teller Machine (ATM) Transactions:

a. Bank of Hawaii ATM  
i. Deposits, withdrawals, transfers and balance inquiries **No Charge**

ii. Mini-Statements **\$1.50 each**

b. Bank of Hawaii Fees for Qualified ATMs<sup>4</sup>

**Please Note:** When you use a Qualified ATM, you may be charged transaction and/or inquiry fees by the ATM operator and/or the network used. These fees are in addition to any fees charged by Bank of Hawaii.

i. Cash withdrawals (U.S. and Territories) **\$3.00 each**

ii. Cash withdrawals (International) **\$5.00 each plus 3% of the transaction amount in U.S. dollars**

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

iii. Transfers **\$1.00 each**

iv. Balance inquiries **\$1.00 each**

22. Legal Process Fees:

a. Garnishment **\$95.00 each**

b. Tax Levy **\$50.00 each**

c. Other legal process **\$50.00 each**

23. Wire Transfer Service Fees:

a. Outgoing Wires

i. Domestic \$5,000 or less **\$40.00 each**

ii. Domestic over \$5,000 **\$75.00 each**

iii. International **Ask us for details**  
(U.S. dollars and foreign currency)

b. Incoming Wires **\$13.00 each**

c. Notification of Outgoing/Incoming Wires

i. Fax or Email Set Up (One-Time Fee) **\$25.00**

ii. Fax Notice **\$3.00 each occurrence<sup>5</sup>**

iii. Email Notice **\$2.00 each occurrence<sup>5</sup>**

d. Special Handling **\$25.00 each<sup>6</sup>**

*Such as tracer, amendment, cancellation/recall.*

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**OTHER FEES**

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24. Verification of Deposit/Audit Confirmation **\$15.00 per Account, per request**

25. Bankoh by Phone for Business: **No Charge**  
*Account inquiries, information and transfers*

26. Clean Check Collections:

a. For checking and savings withdrawals, Checks, clean collection of drafts and promissory notes **0.25% of collection amount; minimum \$30.00 to maximum \$150.00 per Item**

b. Clean Check Collections Unpaid Items returned **\$25.00 plus postage**

27. Disposable Depository Bags **Varies (call for pricing)**

28. Business Depository Key: **\$5.00 each**

**Explanation of footnotes:**

<sup>1</sup> Low balance is the lowest Ledger Balance during the statement cycle. Ledger Balance is your Account's balance at the start of each Business Day.

<sup>2</sup> Average balance is the sum of all daily Ledger Balances during the statement cycle divided by the number of days in the statement cycle.

<sup>3</sup> Foreign transactions also include internet transactions initiated in the U.S. with a merchant who processes the transaction in a foreign country.

<sup>4</sup> "Qualified ATMs" are non-Bank of Hawaii ATMs that have Bank of Hawaii network relationships and may be used with Bankoh BankCards and all Bank of Hawaii Debit Cards.

<sup>5</sup> Does not apply to Outgoing International wires. Fee will be added to and assessed with the Outgoing and/or Incoming Wire fee.

<sup>6</sup> Plus additional charges, taxes, duties, or fees assessed by governments, intermediary, correspondence, beneficiary, and/or paying banks.

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**Please note:**

The products and services listed in this Fee Schedule may not be available to all customers or applicable in all areas that Bank of Hawaii serves. Please consult your branch about availability of products and services. All capitalized terms not defined herein have the same meaning as defined in your Bank of Hawaii Business Deposit Account Agreement and the Bank of Hawaii Business Electronic Banking Services Agreement.

