

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we (Bank of Hawaii) pay it anyway. "Not enough money in your account" means the available balance in your account is not sufficient to cover the transaction(s), even if your current balance would be enough to cover it.

We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans for which you may enroll or apply for:
 - Overdraft Protection from Savings
 - Bankoh CoverCheck

For more information, please ask us about these overdraft protection plans.

This notice explains our standard overdraft practices.

➤ What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday (or one-time) debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

➤ What fees will I be charged if Bank of Hawaii pays my overdraft?

Under our standard overdraft practices:

You will be charged a fee of **\$30** each time we pay an overdraft. However, you will not be charged more than three (3) Overdraft Item and/or Returned Item Fees on any one (1) business day. You will not be charged an Overdraft Item or Returned Item fee on any business day that your end of day available balance is or would have been overdrawn by \$4.99 or less. No Overdraft Item/Return Item Fee will be charged if the item causing or increasing the overdraft amount is \$2.49 or less.

➤ What if I want Bank of Hawaii to authorize and pay overdrafts on my ATM and everyday (one-time) debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday (one-time) debit card transactions call us, in State of Hawaii: 643-3888, in U.S. Mainland and Canada: 1-888-643-3888, in Guam and Saipan: 1-877-553-2424, or in Palau: 680-488-3338. You may also complete the form below and mail it to Bank of Hawaii, P. O. Box 2900, Honolulu, HI 96846, or bring it to any nearby Bank of Hawaii branch.

I do not want Bank of Hawaii to authorize and pay overdrafts on my ATM and everyday (one-time) debit card transactions.

I want Bank of Hawaii to authorize and pay overdrafts on my ATM and everyday (one-time) debit card transactions.

Account Number [Complete one form for each account]	Print Your Name
Signature	Date

Please complete this form and return it to any nearby Bank of Hawaii branch or mail it to: Bank of Hawaii, P. O. Box 2900, Honolulu, HI 96846
For questions, in State of Hawaii call 643-3888, in U.S. Mainland and Canada call 1-888-643-3888

