

Bank of Hawaii **Bankohana[®] Business Addendum** **to Bank of Hawaii Business Deposit Account Agreement**

This **Bankohana Business Addendum** together with the **Bank of Hawaii Business Deposit Account Agreement** (“Account Agreement”), **Bank of Hawaii Business Electronic Banking Services Agreement** (“Electronic Agreement”), and **Bank of Hawaii Business Checking and Savings Account Fee Schedule** (“Fee Schedule”) represents our agreement with you and contains important information about your Bankohana Business Account. Please read and save these documents for future reference.

By signing our signature card, requesting an Account or maintaining an Account, you acknowledge that you have reviewed, understand and agree to be bound by this Addendum, Account Agreement, Electronic Agreement, Fee Schedule, as well as any other agreement with us that covers your Bankohana Business Account. In this Addendum, the words “you” and “your” refer to the owners and authorized signers/users of a Bankohana Business Account; the words “we,” “us,” and “our” refer to Bank of Hawaii.

The Bankohana business relationship is a “package” of products and services linked together to act as a unit to provide benefits and services above our standard product offerings. You can link qualified business deposit and credit Accounts to the package to provide waived or discounted business financial services based on the Bankohana Business Account level. It has important requirements and qualifications that you should review below.

Bankohana Business Relationship Components:

- **Bankohana Business Primary Checking Account.** There are two levels of Bankohana Business Accounts that you can select from: a \$25,000 level or a \$50,000 level. Each provides its own set of services and benefits. **The Bankohana Business 25,000 or Bankohana Business 50,000 Account must remain open to maintain the Bankohana business relationship and receive the Bankohana Business benefits.**
- **Bankohana Levels**
Each level (“Bankohana Level(s)”) has its own set of balance requirements which includes your Bankohana Business Checking Account and qualifying Related Accounts:
 - **Bankohana Business 25,000:** Combined Balance of \$25,000.
 - **Bankohana Business 50,000:** Combined Balance of \$50,000.
- **Related Accounts.** Related Accounts are other types of deposit and credit Accounts that can be linked to the Bankohana Business Checking Account. Funds in the following Related Accounts, in addition to the Bankohana Business Checking Account, may be used to meet the Combined Balance Requirement. The balance of a Related Account can only count towards one Bankohana relationship that you select. Although your Related Account balances are combined with your Bankohana Business Checking Account for qualification purposes, each Related Account continues to be a separate Account. Bankohana titled Accounts (for example: Bankohana Business Savings) may be included as a Related Account. Please contact us if you have questions regarding Related Accounts.
 - **All Bankohana Levels:**
 - *Bank deposits* - All Bankohana Business Savings, Bankohana Business Checking, Bankohana Business Time Deposit, Bankohana Business Money Market Savings
 - *Qualifying loans* - Outstanding principal balances in your business loans and business lines of credit (except Bankoh Business CoverCheck, Indirect Auto Loans and Leases)

Bankohana Relationship Requirements. For related deposit and credit Accounts to be linked to the Bankohana relationship and count towards the Combined Balance Requirement, the Bankohana Business Checking Account owner must also be the named owner of each Related Account and have the same taxpayer identification number for the Related Account.

Combined Balance Requirement. There is a Combined Balance Requirement for each Bankohana Business Level. If the Combined Balance Requirement is not met during the Evaluation Period, there will be a monthly service fee assessed to the Bankohana Business 25,000 or Bankohana Business 50,000 Account. Please see our current Fee Schedule for monthly service fees associated with each Bankohana Business Level.

Evaluation Period. Your Evaluation Period begins on the first day of your Bankohana Business Checking Account cycle and ends on the calendar day prior to the Evaluation Date.

Evaluation Date. Your Evaluation Date is three Business Days prior to the end of your Bankohana Business Checking Account cycle.

Balance Calculation. We determine the Combined Balance of your Accounts linked to your Bankohana Business Checking Account by adding together the following amounts:

- (1) The average daily Ledger balance of your Bankohana Business Checking Account for the Evaluation Period,
- (2) The average daily Ledger balance of your related deposit Accounts for the Evaluation Period, and
- (3) The outstanding principal balances of all qualifying loans, as applicable, for the Evaluation Period.

Each Bankohana Business Level is considered a separate product. If the balance of your Account increases or decreases, the Account will not automatically convert from one level to another. Please contact us if you would like to convert your Account to a different level.

Account Benefits. Account Benefits may change from time to time and may be subject to prior credit qualification. For a list of current benefits, please contact us.

Monthly Combined Statements. You may request a Monthly Combined Statement that itemizes the activity for your Bankohana Business Account and any related deposit Accounts you designate, provided all Accounts have the exact same ownership and mailing address. Bankohana Combined Statements display the names of the Bankohana Business Checking Account owners only. Owners of any Related Accounts are not displayed on the statement but are listed on the signature card or the Account's governing documents you signed when you opened your Account and are reflected on our customer information system. You will continue to receive your statements for your related loan(s) separately.