



EASE by Bank of Hawaii® Account

Addendum to Bank of Hawaii Consumer Deposit Account Agreement

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

By signing our signature card, opening an account online, 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 and Fee Schedule as well as any other agreement with us that covers your EASE Account. In this Addendum, the words "you" and "your" refer to the owners and authorized signers/users of an EASE Account; the words "we," "us," and "our" refer to Bank of Hawaii.

Although the EASE Account is considered a "checking account," it does NOT have the traditional features of a checking account. It has important limitations that you should review below.

The distinguishing aspects of this non-interest bearing deposit account are as follows:

- **No check writing.** The EASE Account does not have a check writing feature. We have the right to reject and return any check drawn on your EASE Account. As such, do not order checks or attempt to make payments by check from your EASE Account. You have other convenient ways to access your EASE Account, including in-branch withdrawals, EASE by Bank of Hawaii Visa® Debit Card, online banking through Bank of Hawaii Online Banking, Bank of Hawaii Bill Pay, and Bank of Hawaii Mobile Banking.

If a check is drawn on your EASE Account, we may refuse to pay it even if your Available Balance is sufficient to cover the check. We may choose to pay any check(s) drawn on your EASE Account, however, we may discontinue honoring checks at any time without cause or prior notice to you.

- **EASE by Bank of Hawaii Visa® Debit Card.** You may make purchases and withdrawals from your EASE Account using an EASE by Bank of Hawaii Visa Debit Card. Transactions that exceed your Available Balance will generally not be authorized.
- **Automated Clearing House (ACH) transactions.** ACH transactions are an accepted form of debits (e.g., payment) or credits (e.g., direct deposit). If you provide your EASE Account and routing numbers to others (see below), please ensure the ACH system is being used to process transactions as an electronic debit or electronic credit. If the transaction is processed as a check, the transaction will generally reject and not be paid. You may even be charged a fee by the payee if this happens.

Location	Routing Number
State of Hawaii	121301028
Guam, Saipan, Palau	121405018

- **In-Branch Withdrawals.** You may withdraw funds from your EASE Account in person at any Bank of Hawaii branch.
- **Overdrafts.** In most cases, you will be prevented from overdrawing your EASE Account as we will likely not authorize transactions that exceed your Available Balances. There may, however, be situations when your EASE Account has a negative balance. For example, a merchant obtains an

authorization for an amount less than the actual amount of your purchase, which commonly occurs at a gas station or hotels. In the event there are non-sufficient funds in your EASE Account, you will not be charged Non-sufficient Funds Item Returned/Returned Item Fees (merchants or third parties, however, could charge you a fee). References to Non-sufficient Funds Item Returned/Returned Item Fee and Non-sufficient funds item paid/Overdraft Fee in the Account Agreement and Bank of Hawaii Fee Schedule do not apply to your EASE Account. Therefore, any Overdraft Protection Plans that we offer are not available for EASE Accounts.

- **Monthly service fee waiver.**
 - Monthly service fee waived with a minimum average daily Ledger Balance* of \$200 or a Direct Deposit** (any amount).
 - Monthly service fee waived for accountholder while under 18 years of age.***
- **Automatic Closure.** We may automatically close your EASE Account if the account balance is zero or less for 60 calendar days. You will receive a final statement indicating that your EASE Account is closed.

The following products and services are *NOT* available with an EASE Account:

- Overdraft Protection from Savings
- Bankoh CoverCheck
- ATM/One-Time Debit Card Transaction overdraft coverage
- Select Bank of Hawai'i Visa Debit Cards and Bank Cards

References in any account agreement to these products and services and associated rights and obligations do not apply to EASE Accounts.

All capitalized terms not defined herein have the same meaning as defined in your Bank of Hawaii Consumer Deposit Account Agreement and the Bank of Hawaii Consumer Electronic Banking Services Agreement.

*The average daily Ledger Balance will appear on your statement as "Average balance".

**Direct Deposit is defined as an electronic deposit made through the ACH network to your Account by someone else, such as an employer issuing payroll or a government paying benefits made during a monthly cycle.

***Applies only for sole account ownership. Determination of eligibility is based on information given at account opening.