



CONSUMER CHECKING AND SAVINGS ACCOUNT FEE SCHEDULE

This Fee Schedule is part of your Bank of Hawaii Consumer Deposit Account Agreement and your Bank of Hawaii Consumer Electronic Banking Services Agreement. Please review and keep for future reference.

CHECKING ACCOUNTS

EASE BY BANK OF HAWAII®

Minimum opening deposit: \$25

Monthly service fee¹: **\$3.25**

Fee waived with: minimum average daily Ledger Balance² of \$200 or a Direct Deposit³ (any amount)

Fee waived for accountholders while under 18 years of age⁴

CONVENIENCE CHECKING

Minimum opening deposit: \$25

Monthly service fee¹: **\$5.00**

Fee waived with: minimum average daily Ledger Balance² of \$500 or a Direct Deposit³ of \$500

PERSONAL MONEY MANAGEMENT CHECKING

Minimum opening deposit: \$100

Monthly service fee: **\$8.00**

Discount of \$1 for Accounts with Direct Deposit³

Fee waived with: minimum daily Ledger Balance of \$500 or average daily Ledger Balance² of \$1,000.

55+ CHECKING (No new Accounts offered)

Monthly service fee: **\$4.00**

Fee waived with: a Direct Deposit³ of any amount

SAVINGS ACCOUNTS

REGULAR SAVINGS

Minimum opening deposit: \$100

Monthly service fee¹: **\$5.00**

Fee waived with: minimum daily Ledger Balance of \$300.

KIDS ONLY SAVINGS

This Account will automatically convert to a Regular Savings Account in the month following the Account owner's 17th birthday and will then be subject to all balance requirements and fees of Regular Savings.

Minimum opening deposit: \$25

Monthly service fee: **None**

BONUS RATE SAVINGS

Minimum opening deposit: \$100

Monthly service fee: **\$5.00**

Fee waived with: minimum daily Ledger Balance of \$500, or with minimum monthly deposit of \$25 and no withdrawals during monthly cycle.

Requirement to qualify for bonus interest:

Minimum monthly deposit of \$25 and no withdrawals during monthly cycle.

PERSONAL MONEY MARKET SAVINGS (No new Accounts offered)

Monthly service fee: **\$8.00**

Fee waived with: minimum daily Ledger Balance of \$1,000 or average daily Ledger Balance² of \$2,500.

¹ The monthly service fee may not begin until after the first full statement cycle after account opening.

² The average daily Ledger Balance will appear on your statement as "Average balance".

³ 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.

⁴ Applies only for sole account ownership. Determination of eligibility is based on information given at account opening.

BANKOHANA CHECKING ACCOUNTS

BANKOHANA PREMIER CHECKING⁵

(Not available in Guam, Saipan, or Palau)

Minimum opening deposit: \$500

Monthly service fee¹: **\$25.00**

Fee waived with: Combined Balance Requirement of \$15,000 or with Gold status⁶

BANKOHANA – LEVEL I CHECKING

Minimum opening deposit: \$500

Monthly service fee¹: **\$15.00**

Fee waived with: Combined Balance Requirement⁷ of \$6,000

BANKOHANA – LEVEL II CHECKING

(No new Accounts offered in State of Hawaii)

Minimum opening deposit: \$500

Monthly service fee¹: **\$25.00**

Fee waived with: Combined Balance Requirement⁷ of \$20,000

BANKOHANA – LEVEL III CHECKING

(No new Accounts offered in State of Hawaii)

Minimum opening deposit: \$500

Monthly service fee¹: **\$30.00**

Fee waived with: Combined Balance Requirement⁷ of \$50,000

BANKOHANA CASH ADVANTAGE CHECKING⁵

(Available only to The Private Bank)

Minimum opening deposit: \$500

Monthly service fee¹: **\$30.00**

Fee waived with: Combined Balance Requirement⁷ of \$50,000

BANKOHANA SAVINGS ACCOUNTS

Bankohana Savings Accounts must be linked to a Bankohana Checking Account

BANKOHANA SAVINGS

Minimum opening deposit: \$100

Monthly service fee: **None**

BANKOHANA BONUS RATE SAVINGS

Minimum opening deposit: \$100

Monthly service fee: **None**

Requirements to qualify for bonus interest:

Minimum monthly deposit of \$25 and no withdrawals during monthly cycle.

BANKOHANA BONUS RATE SAVINGS PLUS

Minimum opening deposit: \$100

Monthly service fee: **None**

Requirements to qualify for bonus interest:

Minimum monthly deposit of \$100 and no withdrawals during monthly cycle, or with \$250,000 or more in average Collected Balances.

BANKOHANA MONEY MARKET SAVINGS

(No new Accounts offered)

Monthly service fee: **None**

⁵ Although your checking Account is a Bank deposit protected by FDIC Insurance, remember that the money market mutual funds used in connection with the Bankohana Cash Advantage Account or Bankohana Premier Checking Account are not insured or guaranteed by the FDIC or any other government agency; are not deposits or obligations of the Bank of Hawaii and are not backed, endorsed or guaranteed in any way by the Bank of Hawaii; and involve investment risk including possible loss of the principal amounts invested.

⁶ Please see the Bankohana Premier Addendum for details on Combined Balance and Gold Status Qualification requirements.

⁷ Please see the Bankohana Level I, II, and III Addendum for a list of qualified Related Accounts that can be counted towards your Combined Balance Requirement.

OTHER FEES

Non-Sufficient Funds Item Returned/ Returned Item Fee	\$30.00 each	Early Closing Fee (if closed within 180 days of Account opening)	
Non-Sufficient Funds Item Paid/ Overdraft Item Fee ⁸	\$30.00 each	a. All Bankohana Checking Accounts	\$70.00
For more information on Overdrafts, see the Bank of Hawaii Consumer Deposit Account Agreement.		b. EASE by Bank of Hawaii Accounts	None
		c. All other checking and savings Accounts	\$40.00
Overdraft Protection from savings Transfer Fee <i>Enrollment and bank acceptance required</i>	No Charge	Bank of Hawaii Visa® Debit Card, EASE by Bank of Hawaii Visa® Debit Card, or Bankohana Premier Visa® Debit Card	No Charge
Inactive Fee	No Charge	Bankoh Hawaiian Airlines® Visa® Debit Card or Bank of Hawaii Black Visa® Debit Card ⁹	\$3.00/month per card
Cashier's Check <i>Fee waived for Bankohana Cash Advantage and Bankohana – Level II, III Checking Accounts.</i>	\$12.00 each	<i>Discount of \$2 for Bankohana – Level II Accounts. Fee waived for Bankohana Cash Advantage and Bankohana – Level III Checking Accounts. Unavailable for EASE Accounts.</i>	
Temporary Checks <i>Three (3) checks per page</i>	\$3.00 per page	Card Replacement Fee <i>Fee applies to all customer-requested replacements of Debit Cards and Bankoh BankCards</i>	\$20.00 each
Stop Payment Order (checks/ACH) or Post-Dated Check Notification Fee <i>Fee waived for all Bankohana Accounts.</i>	\$35.00 per item	Rush Delivery of Card Replacement <i>Additional fee to the Card Replacement Fee</i>	\$40.00 each
Copy of Cleared Check or Deposit Slip	No Charge	Automated Teller Machine (ATM) Transactions	
Research Fee <i>(i.e. reconciling monthly statements)</i>	No Charge	a. Bank of Hawaii ATM	
Statement Options		i. Deposits, withdrawals, transfers and balance inquiries	No Charge
a. Check SafeKeeping	No Charge	ii. Mini-Statements	No Charge
b. Image Enclosures	No Charge	b. Bank of Hawaii Fees for Qualified ATMs ¹⁰	
Returned Statement Fee	No Charge	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.	
International Statement Mailing <i>International is considered to be outside the U.S., American Samoa, Guam, Saipan, Palau, the U.S. Virgin Islands or Puerto Rico.</i>	No Charge	i. Cash withdrawals (U.S. and Territories) <i>Fee waived for Bankohana Cash Advantage and Bankohana – Level III Checking Accounts</i>	\$3.00 each
Copy of Statement(s)	No Charge		
Transaction History Print Out (including SnapShot Statement)	No Charge		
Abandoned Account Fee	\$45.00 each		

⁸ Overdraft fees will not apply to ATM or everyday Debit Card Transactions by consumers who have not authorized such fees.

⁹ The Bank of Hawaii Black Visa® Debit Card is only available for Bankohana Cash Advantage and Bankohana – Level III Checking Accounts. If you choose to change your Account type from Bankohana Cash Advantage to or Bankohana – Level III Checking Account and keep the Black Visa® Debit Card, the applicable monthly fee for the Bankoh Hawaiian Airlines® Visa® Debit Card will be assessed.

¹⁰ "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.

ii. Cash withdrawals (International) <i>International is considered to be outside the U.S., American Samoa, Guam, Saipan, Palau, the U.S. Virgin Island or Puerto Rico.</i> <i>Fee waived for Bankohana Cash Advantage and Bankohana – Level III Checking Accounts.</i>	\$5.00 each plus 3% of the transaction amount in U.S. dollars
iii. Transfers <i>Fee waived for Bankohana Cash Advantage and Bankohana – Level III Checking Accounts</i>	\$1.00 each
iv. Balance Inquiries	No Charge
International POS Transaction using a Debit Card <i>International is considered to be outside the U.S., American Samoa, Guam, Saipan, Palau, the U.S. Virgin Island or Puerto Rico</i>	3% of the transaction amount in U.S. dollars
Debit Card POS Cash Withdrawal Fee <i>(at another financial institution)</i>	\$5.00 each
Bankoh by Phone: Account inquiries, information and transfers	No Charge
Legal Process Fees	
a. Garnishment	\$95.00 each
b. Tax Levy	\$50.00 each
c. Other legal process	\$50.00 each
Verification of Deposit/Confirmation/Immigration Letter	No Charge

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 (U.S. dollars and foreign currency)	Ask us for details
b. Incoming Wires	\$13.00 each
<i>Fee waived for Bankohana Cash Advantage and Bankohana – Level II, III Checking Accounts</i>	
c. Notifications of Outgoing/Incoming Wires	
i. Fax or Email Set Up (One-Time Fee)	\$25.00
ii. Fax Notice	\$3.00 each occurrence¹¹
iii. Email Notice	\$2.00 each occurrence¹¹
d. Special Handling <i>Such as tracer, amendment, cancellation/recall plus additional charges, taxes, duties, or fees assessed by governments, intermediary, correspondent, beneficiary, and/or paying banks.</i>	\$25.00 each

Clean Check Collections

a. For checking and savings withdrawals, checks, clean collection of drafts and promissory notes	0.25% of collection amount; minimum \$3.00 to maximum \$150.00 per item
b. Clean Check Collections Unpaid Items returned	\$25.00 plus postage

¹¹ Does not apply to Outgoing International wires. Fee will be added to and assessed with the Domestic Outgoing and/or Incoming Wire fee.

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 items 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.