

Welcome to EASE by Bank of Hawaii



With a debit card and no checks, EASE is a banking alternative that simplifies managing your account.

EASE Features:

- No check writing - helps avoid bounced checks
- No overdraft fees
- Monthly service fee waived with: 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***

Ways to Maximize Your Account:

Manage Your Account	Make Deposits	Pay Bills
Sign up for online statements by enrolling in online banking through Bank of Hawaii Online Banking (instructions available on the FAQs.)	Sign up for direct deposit (check with your employer if this option is available.)	Conveniently pay bills online through Bank of Hawaii Bill Pay.

Your Account Information:

You may use your routing and account information to set up direct deposit (please refer to our Frequently Asked Questions on the back of this welcome letter). Your employer will provide documents that you will need to complete using the information below.

Routing Number (State of Hawaii): 121301028 **Routing Number (West Pacific Islands): 121405018**

*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.

Set Up Direct Deposit Today

Use the form below to set up Direct Deposit with your employer or government benefits provider.

Name _____
Address _____
City/State/Zip _____

How much of each paycheck would you like to Direct Deposit?

Entire paycheck, or
 A portion: _____ % of paycheck or
\$ _____ of paycheck

Check one:
 Routing No. (State of Hawaii): 121301028 _____ Account Number
 Routing No. (West Pacific Islands): 121405018

Bank of Hawaii
P.O. Box 2900, Honolulu, HI 96846

Sign to approve

I authorize my Employer/Payor to initiate credit entries and, if necessary, to initiate debit entries and adjustments to correct any erroneous entries for direct deposit of above payroll/other amount to the above account at Bank of Hawaii on a recurring basis until I notify you in writing that I revoke this authorization.

Frequently Asked Questions

About EASE by Bank of Hawaii

I opened my account, now what?

Within 5 – 8 business days, you will receive your new EASE by Bank of Hawaii Visa® Debit Card and a Personal Identification Number (PIN) in the mail, separately. With no checks, it's easy to manage your EASE by Bank of Hawaii account with your debit card. Use your EASE Debit Card at any Bank of Hawaii ATM to get your balance, withdraw cash, or make a deposit. You can also make purchases at any store that accepts Visa.

How do I enroll in Bank of Hawaii Online Banking?

Enrollment for Bank of Hawaii Online Banking can be completed through a self-enrollment process by visiting our website at www.boh.com or by contacting our Customer Service Center.

How do I sign up for Online Bank Statements?

Online Bank Statements provide customers the option to view, save or print statements. To sign up for Online Bank Statements, simply log into your online account. Click on the "Customer Service" tab, and select 'Change Document Delivery Method' in the Account Maintenance column. Using the drop-down box in the 'Delivery Method' column, you can select online or paper statements.

Can I make mobile deposits to my account?

With Mobile Deposit Service, you can deposit your checks at your convenience, whether you're out and about or relaxing at home. Mobile Deposit is exclusive to our Mobile Banking* apps.

**Mobile Banking Service requires enrollment in Bank of Hawaii Online Banking. An internet-enabled device is required to access Bank of Hawaii Mobile Banking App or www.boh.com. Standard data usage fees apply. Please contact your carrier for details. Text messaging fees from your wireless carrier may also apply. Your mobile device must be registered through the Mobile Banking service enrollment process.*

How do I sign up for direct deposit?

To find out if direct deposit service is available through your employer, contact your payroll or personnel department. If your employer offers this service, give your employer your Bank of Hawaii account number and routing number. For Social Security/Supplemental Security or other federal government income, call the Social Security Administration number that can be found on their website or visit one of our branches. For other sources of direct deposit, contact the payer.

How do I pay my bills online?

Bank of Hawaii Bill Pay** makes paying your bills easy and convenient. All you need to do is add your payee's information (individuals or businesses); then you can make a payment from your computer or your mobile device anytime, anywhere!

***You must enroll in Bank of Hawaii Bill Pay to use this service on Bank of Hawaii Online Banking and/or Bank of Hawaii Mobile Banking.*

Need Help?

Contact our Customer Service Center.

In Hawaii
808-643-3888

In Palau
680-488-3338

In U.S. Mainland and Canada
1-888-643-3888

TTY/TDD
1-888-643-9888

In Guam and Saipan
1-877-553-2424