

Bankohana benefits

You'll save money, earn money, and manage all your accounts in ways that are most convenient for you.

Save money

When you maintain the combined balance requirement for your selected Bankohana Level, there is no monthly service fee on your Bankohana checking account. The fees for many other bank products will also be waived, and you'll enjoy valuable discounts on other services.

In the event that your combined balance requirement falls below the minimum requirement, you will be assessed a monthly service fee. However, you will still earn interest and have access to all Bankohana benefits and services.

Earn money

It's easy to earn money with your Bankohana account. In addition to earning interest on your checking account, you may also earn higher rates on the following types of accounts:

- Bankohana CDs
- Bankohana Bonus Rate Savings Plus Accounts
- Bankohana Savings and Bankohana Money Market Savings Accounts (for Bankohana–Level II and III accounts)

Combined Statement of Account

Your accounts may be eligible to be combined into one monthly statement that will detail the activity of all your checking and savings accounts, and provides summaries of related Bankohana IRA, Bankohana CD, mortgage, personal loan, and investment accounts for easier, more efficient money management.²

Different Ways to Make Life Easier

When going to a branch is not convenient, there are other ways to get to your account quickly and easily no matter where you are.

▶ BANK OF HAWAII ATMs

Have the use of the largest network of branches and ATMs throughout Hawaii and the Pacific and make envelope-free deposits at the easy deposit ATMs, check your account balance and transfer funds between accounts.

24/7 Access—anytime, anywhere

▶ ONLINE BANKING

Keeping tabs on your checking account was never easier.

- *Online Banking*—Check balances, make transfers, open accounts, create financial reports and more with Bank of Hawaii Online Banking, our free Internet banking service.
- *Online Statements*— Don't wait for your account statements to arrive in the mail. You can store up to 24 months of your deposit account statements and access them anytime. Enrollment in Bank of Hawaii Online Banking is required to receive online statements.
- *Bank of Hawaii Bill Pay*⁹—Bank of Hawaii Bill Pay is free and makes paying your bills easy and convenient. All you need to do is add your payees (individuals or businesses); then you can make a payment from your computer or your mobile device anytime, anywhere!

▶ MOBILE BANKING¹⁰

Bank of Hawaii Mobile Banking allows you to pay bills, transfer funds, and deposit checks safely and securely.

If you have an iPad,[®] iPhone,[®] or Android[™] device, download our app for quick access to your accounts. iPad[®] and iPhone[®] are registered trademarks of Apple[®] Inc., registered in the U.S. and other countries. Android[™] is a trademark of Google Inc.

▶ BANKOH BY PHONE[®]

Our toll-free Bankoh by Phone will let you check on your account anytime, day or night. You can also transfer funds between accounts, and make loan and credit card payments. During our business hours, our Customer Service Center can help.

- In Hawaii: 808-643-3888
- In U.S. Mainland and Canada: 1-888-643-3888
- In Guam and Saipan: 1-877-553-2424
- In Palau: 680-488-3338
- TTY: 1-888-643-9888

How to open your Bankohana Account

It's easy. Simply visit any Bank of Hawaii branch, call Bankoh by Phone, or go to boh.com.

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- In U.S. Mainland and Canada: 1-888-643-3888
- In Guam and Saipan: 1-877-553-2424
- In Palau: 680-488-3338
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Bankohana Accounts

Be a part of the family



Bank of Hawai'i

Member FDIC

boh.com

AD-575 (REV.10/2024)

Bank of Hawai'i

If you have multiple accounts at Bank of Hawaii®, it may be time for you to ask about our Bankohana® account and enjoy the great benefits of being a part of the family. A Bankohana account will let you bring your other accounts together in one easy-to-manage package and let you take advantage of fee waivers or discounted services, preferential interest rates and other benefits. Here's how it works.

Your Primary Account

A Bankohana checking account will be your primary account. It's an interest bearing account that may pay you a higher interest rate as your balance increases.¹

Your Related Accounts

All of the following deposit accounts and credit accounts may be used to meet the combined balance requirements, provided that at least one of the Bankohana checking account holders is the primary owner of the designated related account.²

Deposit Account Balances

- Bankohana Savings
- Bankohana Money Market Savings
- Bankohana Bonus Rate Savings
- Bankohana Bonus Rate Savings Plus
- Bankohana CDs
- Bankohana Individual Retirement Account

Loans and Lines Outstanding Balances

- Consumer loans (except residential mortgages)
- Consumer lines of credit (except Bankoh CoverCheck)
- Qualifying Bank of Hawaii branded credit cards (for state of Hawaii accounts)

If you have a **Bankohana – Level II or III account**, the following accounts will automatically be linked to your Bankohana checking account to meet the combined balance requirement:

- Bank residential mortgage loan (up to \$10,000 per account)
- Qualifying Bankoh Investment Services, Inc. ("BISI") Brokerage accounts³

Choosing your Bankohana Account Level

The chart below summarizes the features offered at each level so you can select the one that will work best for you. Since movement between the levels is not automatic, be sure to stop by any Bank of Hawaii branch for help if you decide to change your Bankohana levels.

	Bankohana – Level I Account		Bankohana – Level II Account		Bankohana – Level III Account	
Get More with Bankohana	Fees for the following services are waived: <ul style="list-style-type: none"> – Bankoh Collection Series checks (wallet or duplicate) – Stop payments⁴ – Personal deposit slips (DT-2 style) 	Plus: <ul style="list-style-type: none"> – Save \$15 on your safe deposit box⁵ – Annual fee waived for Bankoh CoverCheck account tied to your Bankohana Checking Account⁷ 	In addition to Level I Benefits, fees for the following services are waived: <ul style="list-style-type: none"> – Cashier's checks and notary service – Incoming wire transfers 	Plus: <ul style="list-style-type: none"> – \$2 per month discount for Bankoh Hawaiian Airlines® Visa® Debit Card⁶ – Save \$30 on your safe deposit box⁵ 	In addition to Level II Benefits, fees for the following services are waived: <ul style="list-style-type: none"> – Bank of Hawaii fee waived for cash withdrawals, transfers, and balance inquiries at domestic non-Bank of Hawaii ATMs – Fee waived for mini statements at Bank of Hawaii ATMs 	Plus: <ul style="list-style-type: none"> – Exclusive Bank of Hawaii Black Visa® Debit Card with HawaiianMiles®⁶ – Annual fee waived for Personal FlexLine⁷ – Annual fee waived for Bankoh Home EquityLine⁷ – Save \$100 on the processing fee on your new Bank of Hawaii residential mortgage⁷
Bankohana Preferred Rates	<ul style="list-style-type: none"> – Interest-earning checking – Higher rates on certain Bankohana savings and CD accounts – Preferred foreign exchange rates when buying foreign currency⁸ 					
Combined Balance Requirement	\$6,000		\$20,000		\$50,000	
Monthly Service Fee if Combined Balance Requirement is not met	\$15		\$25		\$30	

¹ A Bankohana Account may not be opened by a custodian under the Uniform Transfers to Minors Act by a personal representative of an estate, or by a representative payee.

² Additional restrictions may apply. Please visit any Bank of Hawaii branch or call Bankoh by Phone.

³ Qualifying BISI Brokerage accounts are determined from time to time by BISI. Please contact BISI at (808) 694-8500 for a description of current qualifying BISI Brokerage accounts. Some restrictions apply. Bankoh Investment Services, Inc. (BISI) is a non-bank subsidiary of Bank of Hawaii and member FINRA/SIPC. BISI investments and insurance products are not FDIC insured, are not insured by any federal government agency, are not deposits or other obligations of (or guaranteed or insured by) Bank of Hawaii or its affiliates, may not be required for purchase in order to obtain credit from Bank of Hawaii or any of its affiliates, and may involve investment risks including possible loss of the principal amount invested. The official securities position statements for BISI accounts will be sent by BISI's clearing firm, National Financial Services, LLC (NFS), which is considered the original statement of record.

⁴ The fee waiver applies to stop payment orders for checks or EFTs from the Bankohana checking or Bankohana savings account.

⁵ Discount applies to one box per Bankohana relationship. Subject to availability. Automatic payment of your rental fee from a Bankohana checking or savings account is required.

⁶ HawaiianMiles® can be earned on qualified purchases using the "Debit" or "Credit" function. The following transactions are not qualified Debit Card purchases and do not earn miles: Purchases with cash back, ATM transfers or withdrawals, cash advances, funds transfers, withdrawals of cash or cash equivalents, payment of any amount you owe us such as loan payments and bank fees, purchases of cash equivalent items (such as money orders, cashier's checks, traveler's cheques, virtual currencies as well as other monetary instruments purchased at Bank of Hawaii or elsewhere). Mileage is based on net purchases for the month (i.e., less credits and returns), and is rounded to the nearest whole mile. The earning rate is 1 mile for each \$2 in qualified purchases up to a maximum of 1,000 miles per

HawaiianMiles Account per month regardless of the number of Debit Cards or deposit accounts tied to a HawaiianMiles Account. Not available in Guam, Saipan or Palau.

⁷ Application and credit approval required.

⁸ Subject to availability. Preferred foreign exchange rates only available in the state of Hawaii, and only apply to your purchase of foreign currency.

⁹ Enrollment in Bank of Hawaii Online Banking is required to utilize Bank of Hawaii Bill Pay.

¹⁰ Mobile Banking Service requires enrollment in Bank of Hawaii Online Banking. An internet-enabled device is required to access Bank of Hawaii Mobile Banking. 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.