

Bank of Hawaii **Bankohana® Addendum**

to Bank of Hawaii Consumer Deposit Account Agreement

This **Bankohana 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 Bankohana 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 Account. In this Addendum, the words "you" and "your" refer to the owners and authorized signers/users of a Bankohana Account; the words "we," "us," and "our" refer to Bank of Hawaii.

The Bankohana 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 deposit and credit accounts to the package to provide waived or discounted financial services based on the Bankohana Account level. It has important requirements and qualifications that you should review below.

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.

Bankohana Relationship Components:

- **Bankohana Checking Account.** Each package is tied to a tiered-rate, interest-bearing Bankohana Checking Account. It is available in 3 levels that you can select from. **The Bankohana Checking Account must remain open to maintain the Bankohana relationship and receive the Bankohana benefits.**
- **Bankohana Levels**
Each of the 3 levels ("Bankohana Level(s)") have its own set of balance requirements which includes your Bankohana Checking Account and qualifying Related Accounts:
 - **Bankohana - Level I:** Combined Balance of \$6,000.
 - **Bankohana - Level II:** Combined Balance of \$20,000.
 - **Bankohana - Level III:** Combined Balance of \$50,000.
- **Related Accounts.** Related Accounts are other types of deposit and credit accounts that can be linked to the Bankohana Checking Account. Funds in the following Related Accounts, in addition to the interest-bearing Bankohana 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 Checking Account for qualification purposes, each Related Account continues to be a separate account. Only Bankohana titled accounts (for example, Bankohana Bonus Rate Savings and Bankohana 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 Savings, Bankohana Time Deposit or Bankohana Individual Retirement Account Plan ("IRA Plan").
 - *Qualifying loans* - Outstanding principal balances in your consumer loans (except residential mortgages) and consumer lines of credit (except Bankoh CoverCheck). If your Bankohana Account is in the State of Hawaii, we also count the outstanding balances of your Bank of Hawaii branded credit cards.
 - **Additionally, for Bankohana Level - II and Level - III:**
 - *Bank residential mortgage loans* (up to \$10,000 per account)
 - *Qualifying Bankoh Investment Services, Inc. ("BISI") Brokerage accounts.* 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. **Note: Some restrictions apply. Bankoh Investment Services, Inc. (BISI) is a non-bank subsidiary of Bank of Hawaii and member FINRA/SIPC. Bankoh Investment Services, Inc. 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.**

Bankohana Relationship Requirements. At least one of the Bankohana Checking Account owners must also be the named primary owner of each Related Account and his/her taxpayer identification number used for the Related Account, for related deposit and credit accounts to be linked to the Bankohana relationship and count towards the Combined Balance Requirement.

A Related Account may no longer qualify to meet the Combined Balance Requirement if the primary owner is deceased. Upon notification of death of the last surviving Bankohana Account holder, we reserve the right to convert your Bankohana Account to another interest-bearing deposit account.

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

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

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

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

- (1) The average daily ledger balance of your Bankohana 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.
- (4) The balance of all of your qualifying BISI Brokerage accounts, as applicable.

Each Bankohana 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 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 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, mortgage and qualifying BISI Brokerage account(s) separately.