

Please see the Bank of Hawaii Consumer Deposit Account Agreement, Bank of Hawaii Consumer Electronic Banking Services Agreement, EASE by Bank of Hawaii® Account Addendum, and Bank of Hawaii Consumer Checking and Savings Fee Schedule for complete terms and conditions and fees.

Account Opening & Usage	Minimum Opening Deposit	\$25
	Monthly Service Fee	\$2.50 ; waived with online statements
	Balance Requirement	None
	Interest Rate	Does not pay interest
	Stop Payment Fee (ACH/e-Bankoh Bill Pay)	\$30 per item
	Deposited Item Returned Fee	\$7 per item returned to the bank unpaid
	Account Closing Fee	\$40 for accounts closed within 180 days of opening
	Other Fees	Please see EASE by Bank of Hawaii® Account Addendum and Bank of Hawaii Consumer Checking and Savings Fee Schedule.

ATM Fees	Using a Bank of Hawaii ATM	No charge for deposits, withdrawals, transfers and balance inquiries
	Other than a Bank of Hawaii ATM ^{**}	\$3.00 for each withdrawal at a domestic ATM (U.S. and Territories)
	Other than a Bank of Hawaii ATM ^{**}	\$5 + 3% of the transaction amount in U.S. dollars for each withdrawal at international ATMs (outside the U.S., American Samoa, Guam, Saipan, Palau, the U.S. Virgin Islands or Puerto Rico)
	Other than a Bank of Hawaii ATM ^{**}	\$1 for each transfer or balance inquiry

^{**}The ATM operator may impose additional fees.

Overdraft Services	<p>Overdraft protection plans are not available for EASE by Bank of Hawaii accounts.</p> <p>In most cases, you will be prevented from overdrawing your EASE Account as we will likely not authorize transactions that exceed your Available Balance. There may, however, be situations when your EASE Account has a negative balance. In the event there are non-sufficient funds in your EASE Account, you will not be charged Non-Sufficient Funds Item Returned/Return Item Fees.</p>
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Overdraft Fees	Non-Sufficient Funds Item Paid/Overdraft Fee	None
	Non-Sufficient Funds Item Returned/Returned Item Fee	None
	Maximum Number of Overdraft Item and/or Returned Item Fees	Not applicable
	Overdraft Protection from Savings	Not available

Posting Order	<p>We generally post transactions, low to high, in the following order:</p> <ol style="list-style-type: none"> 1. Deposits and other credits to the Account; 2. Withdrawals that are obligated to be paid, for example outgoing wire transfers, Debit Card Transactions we have approved, ATM withdrawals, online and other electronic transfers, Branch cash withdrawals, and returned checks; 3. Checks and ACH debit transactions; and 4. Bank fees <p>Note: We reserve the right to use a different order in certain cases and to change our Posting Order at any time.</p>
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Dispute Resolution	Arbitration with 60 day opt-out option; jury trial waiver.
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