Bank of Hawaiʻi

Bankohana® Premier Addendum to the Bank of Hawaii <u>Consumer Deposit Account Agreement</u>

This **Bankohana Premier Addendum** ("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 contains important information about your **Bankohana Premier Checking Account ("Premier Account")** and eligible deposit or investment accounts (see below for specific account types/ownerships) ("**Eligible Account(s)"),** and accounts linked **("Linked Accounts")** to your Premier Account (collectively, the **"Premier Package"**). Please read and save these documents for future reference.

By signing our signature card, requesting a Premier Account, or maintaining a Premier 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 Premier Account. In this Addendum, the words "you" and "your" refer to the owners and authorized signers/users of a Premier Account; the words "we," "us," and "our" refer to Bank of Hawaii.

1. ENROLLING IN A BANKOHANA PREMIER PACKAGE

You can enroll in a Premier Package by opening or upgrading to a Premier Account. The Premier Account must remain open to maintain your Premier Package and for you to continue receiving benefits across Linked Accounts. A Premier Account and Premier Package may only be opened and maintained if owned by an individual (as a sole owner, joint owner), or by a trust.

2. ENROLLED CUSTOMERS, LINKED ACCOUNTS & ELIGIBLE ACCOUNTS

Once your Premier Account is established, each Premier Account owner will be enrolled in that Premier Package and is eligible to receive Premier Package benefits. In this Addendum, these Premier Account owners will be referred to as "Enrolled Customer(s)".

Eligible Account(s), owned by an Enrolled Customer, either solely or jointly (with the Premier Account owner or with others), which are not already linked to another Premier Package will automatically be linked to your Premier Package to meet combined balance or ACH deposit requirements to receive the Premier Package benefits for your status level. An Eligible Account can only be linked to one (1) Premier Package. To the extent there is more than one Premier Package to which an Eligible Account may be linked, such Eligible Account will automatically be linked to the Premier Package determined by us in our sole discretion, taking into account such factors as we deem appropriate, which may include title match, owner match, relationship tenure, account number, and such other criteria as we may establish from time to time. When linked to a Premier Account, such Eligible Account(s) shall be referred to as a Linked Account(s). Each Linked Account continues to operate as a separate account. Once linked to a Premier Package, an Eligible Account will remain linked to such Premier Package as long as the Eligible Account is maintained, unless you provide us other instructions.

Please note that if your Premier Account is owned by an irrevocable trust, only Eligible Accounts titled exactly the same as that trust can be a Linked Account.

The following account types qualify as Eligible Accounts:

- Consumer Checking Accounts: Convenience Checking, Personal Money Management, 55+ Checking[1], Bankohana Checking – Levels I, II, and III, and Bankohana Cash Advantage Checking
- Consumer Savings Accounts: Regular Savings, Bonus Rate Savings, Bankohana Bonus Rate Savings, Bankohana Bonus Rate Savings Plus, Bankohana Savings, Retirement Savings, Bankohana Retirement Savings, Personal Money Market Savings[1], Bankohana Money Market Savings[1]
- Consumer Time Deposit Accounts (CDs)
- Qualifying Bankoh Advisors' Accounts[2]
- Money Market Mutual Fund Accounts[3]

The following account types **DO NOT** qualify as Eligible Accounts:

- Consumer Checking Accounts: EASE by Bank of Hawaiʻi and Bank of Hawaiʻi Employee Checking
- Consumer Savings Accounts: Participant Simplified Employee Pension (SEP) and Keogh Retirement
- Nonqualifying Bankoh Advisors' Accounts: Annuities, Life Insurance, Disability Insurance, Long Term Care Insurance, Mutual Funds, 529 Plans, and all other accounts held directly with the respective insurance or investment provider, or accounts that were not referred by us to Cetera

You have the option to opt out of having your Eligible Account(s) linked to any Premier Package associated with you or another joint owner of the Eligible Account. By opting out, such Eligible Account will not count toward the Combined Balance or ACH deposit qualifications for your Premier Package and will not receive Premier Package benefits. In addition, an Eligible Account which is opted out may not enroll in any other Premier Package or Bankohana Level I, II, III or Cash Advantage Package. To change your opt-out preferences or for more information, visit your local branch or call our Customer Care Line.

We may remove a Linked Account from a Premier Package if the owner is deceased, which may impact your Premier Package. Upon notification of death of the last surviving Enrolled Customer, we reserve the right to un-enroll your Linked Accounts from the Premier Package and convert your Premier Account to another deposit account.

It is your responsibility to review the Linked Accounts in your Premier Package and notify us if there are changes that should be made to how Eligible Accounts are linked.

3. BANKOHANA PREMIER GOLD STATUS

The status for your Premier Package is applied within ten (10) business days from when your Premier Account is established. Your Premier Package will begin with complimentary Gold status when it is established. Once established, your Premier Package must meet the applicable eligibility requirements to maintain Gold status and its associated Premier Package benefits. If the requirements are not met for more than three (3) consecutive Review Dates, your Premier Package will change from Gold status to Silver status in the following month.

Your status will be reviewed monthly on your Premier Package's "Review Date", which is four (4) business days before the end of your Premier Account cycle. The Premier Account cycle is typically from the beginning of the calendar month to the end of the calendar month.

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[1] No new accounts offered

[2] Qualifying Bankoh Advisors' Accounts are Cetera Investment Services ("CIS") Brokerage accounts referred by Bank of Hawaii to Cetera Investment Services LLC ("Cetera") and do not include Nonqualifying Bankoh Advisors' Accounts identified in this Bankohana Premier Addendum. For Bankohana purposes, Qualifying Bankoh Advisors' Accounts are determined from time to time by Bank of Hawaii. Some restrictions apply. Please contact us at 808-643-8888 (State of Hawaii), 1-888-643-3888 (U.S. Mainland), or 1-877-553-2424 (Guam) for a description of current Qualifying Bankoh Advisors' Accounts. Bankoh Advisors is a marketing name of Cetera Investment Services. Securities and insurance offered through Cetera Investment Services LLC, member FINRA/SIPC. Advisory Services offered through Cetera Investment Advisers LLC. Cetera firms are under separate ownership from any other named entity. **Investments are: Not FDIC insured | May lose value | Not financial institution guaranteed | Not a deposit | Not insured by any federal government agency.** Investments may not be required for purchase in order to obtain credit from Bank of Hawaii or any of its affiliates and may involve investment risk, including possible loss of the principal amount invested. The official securities position statement for your Qualifying Bankoh Advisors' Account will be sent by Cetera, which is the original statement of record.

[3] Your Money Market Mutual Fund Account and the fund in which it is invested are not deposits or obligations of, or guaranteed by, the Bank of Hawaii or any of its affiliates, are not insured by the FDIC, the U.S. Government or any government agency; and may lose value, including the possible loss of the principal amount invested. Although the fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money investing in the fund.

On each Review Date, your Premier Package is reviewed for eligibility for Gold status. To qualify for Gold status, at least one (1) of the following monthly criteria must be met:

- **A combined balance of $100,000 or more.** We determine the combined balance of your Premier Account and Linked Accounts ("Combined Balance") by adding together the following amounts:
    - Bankohana Checking accounts and Premier Account: current month-to-date average Ledger Balance
    - Non-Bankohana Checking accounts: prior month average Ledger Balance
    - Savings Accounts: current month-to-date average Ledger Balance
    - Time Deposit Accounts: current balance
    - Money Market Mutual Fund Accounts and Qualifying Bankoh Advisors' Accounts: prior end of day market value balance

- **One ACH deposit[4] of $10,000 or more.** The ACH deposit can be made to the Premier Account or to another Linked Account. The transaction must occur between the last Review Date and the current Review Date. ACH deposits made before an account is linked to your Premier Package will not qualify.

- **Two ACH deposits[4] of $5,000 or more each.** Each ACH deposit can be made to the Premier Account or to another Linked Account. The transaction must occur between the last Review Date and the current Review Date. ACH deposits made to an account before it is linked to your Premier Package will not qualify.

If your Premier Package does not qualify for Gold status, Silver status benefits still apply. A monthly service fee will be assessed following a Review Date if (i) the Premier Package has not met Gold status requirements for the previous three (3) consecutive Review Dates and (ii) the Combined Balance is below $15,000 on such Review Date.

4. BANKOHANA PREMIER PACKAGE BENEFITS

Premier Package benefits may change from time to time. Enrollment of your accounts may take up to ten (10) business days to complete. New accounts are not added to a Premier Package until the next Review Date after such accounts are opened. Please refer to the Premier Package Benefits attached as Exhibit A for a list of current benefits or visit boh.com. If your Premier Account is closed, all associated Premier Package benefits will immediately end unless otherwise specified. This means standard fees for banking services and Linked Accounts may apply, and any preferential interest rates, discounts, or fee waivers will be discontinued.

5. BANKOHANA LEVEL I, II, III AND CASH ADVANTAGE ACCOUNTS

For Bankohana Level I, II, or III accounts included in a Premier Package as a Linked Account, this Premier Addendum will govern the Premier Package. Level I, II, and III benefits will still apply to each individual checking and/or savings account, which are disclosed in the Consumer Fee Schedule.

For Bankohana Cash Advantage Checking Accounts that are linked to your Premier Package, or converted to a Bankohana Premier Checking Account, the Bankohana Addendum to Bank of Hawaii Consumer Deposit Account Agreement for Bankohana Cash Advantage Account and/or Bankohana Addendum to Bank of Hawaii Consumer Deposit Account Agreement for Bankohana Savings Sweep as applicable still applies.

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[4] ACH Deposits are electronic transactions that transfer funds through the Automated Clearing House (ACH) network from the originator to the receiver.

<u>EXHIBIT A</u>
Premier Package Benefits

I. **Premier Accounts and Linked Accounts in your Premier Package will be charged the following fees but receive a same-day credit(s), depending on the Premier Package's status.**
Some fees may be incurred intra-day and affect your available balance but will not impact your end of day balance if you receive a credit.

Fee Description	**Silver Status**	**Gold Status**
Check Stop Payment Orders and Post-Dated Check Notification Fee	100% credit	100% credit
Bankoh Hawaiian Airlines® Visa® Debit Card monthly fee on Linked Accounts	No credit	100% credit
Debit Card Replacement Fee	No credit	100% credit
Rush Delivery of a Card Replacement *Additional fee to the Card Replacement Fee*	No credit	100% credit
Bank of Hawaii Fees for Qualified ATMs[5] *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.*		
i. Cash Withdrawals (U.S. and Territories)	100% credit	100% credit
ii. Cash Withdrawals (International) *Outside the U.S., American Samoa, Guam, Saipan, Palau, the U.S. Virgin Islands or Puerto Rico*	No credit	100% credit
International POS Transactions using a Debit Card *Outside the U.S., American Samoa, Guam, Saipan, Palau, the U.S. Virgin Islands or Puerto Rico*	No credit	100% credit
Incoming Wires	100% credit	100% credit
Notification of Outgoing/Incoming Wires		
i. Fax or Email Set Up (One-Time Fee)	100% credit	100% credit
ii. Fax Notice	100% credit	100% credit
iii. Email Notice	100% credit	100% credit
Safe Deposit Box Annual Rental Fee *When paid via auto-debit from a Linked Account*	20% credit	20% credit

[5] "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. **Premier Accounts and Linked Accounts will receive waivers for the following fees depending on the Premier Package's status.**
Fees that are waived will not appear on your account statement or online transaction history.

Fee Description	Silver Status	Gold Status
Bankohana Premier Checking Account Monthly Service Fee	Waived with $15,000 combined balance	Waived
Monthly Service Fees on linked deposit accounts	Waived	Waived
Bankoh Hawaiian Airlines® Visa® Debit Card monthly fee on your Bankohana Premier Checking Account	Waived	Waived
Bankoh Collection Series personal check orders through Harland Clarke	Waived	Waived
ACH Stop Payment Orders	Waived	Waived

III. Enrolled Customers are also eligible to receive additional benefits.

Benefit Description	Silver Status	Gold Status
Mortgage Document Preparation Fee Waiver[6]	Yes	Yes
Mortgage Application Fee Waiver[6]	No	Yes
Mortgage Processing & Underwriting Fee Waiver[6]	No	Yes
Home Equity Line Annual Fee Waiver	No	Yes
Personal FlexLine Annual Fee Waiver	No	Yes
Notary Fee Waiver	Yes	Yes
Cashier's Check Fee Waiver	Yes	Yes
Temporary Checks Fee Waiver *Three (3) checks per page*	Yes	Yes
Foreign Currency Exchange Preferred Rates[7]	Yes	Yes

IV. **Daily transaction limits shown below are provided for general information.**
Your actual limits and the rules that apply to each service (including eligibility, security controls, and how limits are calculated) may vary by customer, account, and transaction type. We may change, lower, or suspend limits as permitted by law.[8]

Transaction Type	Silver Status	Gold Status
Mobile Deposit	$15,000	$30,000
Zelle	$1,000	$2,500
ATM Withdrawal with a Bankohana Premier Visa Debit Card	$1,200	$1,200
Bankohana Premier Visa Debit Card Purchases	$10,000	$10,000

[6] Mortgage benefits apply to lender-imposed fees only and do not include third-party fees such as appraisal, credit report, title, escrow, recording, or government charges. Benefits are not available on Wholesale Mortgage Loans (loans that are originated through a third-party mortgage broker) and may not be combined with any other offers or discounts. Mortgage fee benefits are determined based on Bankohana Premier status at the time of rate lock and are subject to credit approval and applicable program terms. Not all applicants will qualify. Benefits may change or be discontinued without notice.
[7] Only when purchasing foreign paper currency.
[8] For clients of The Private Bank, the higher daily transaction limits made available to you will supersede the limits described in this section.