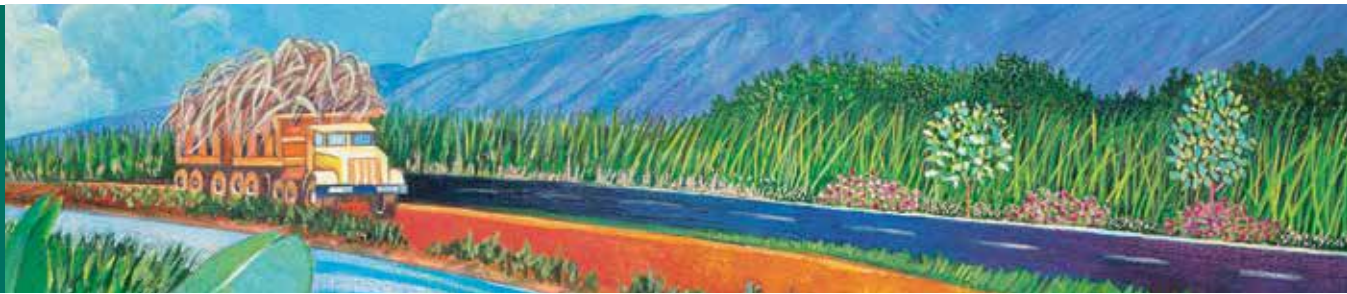


PRIORITY DESTINATIONS® BUSINESS REDEMPTION SCHEDULE



MORE CHOICES. MORE FREEDOM.

Take flight with the Priority Destinations World Elite Business MasterCard®. Earn unlimited Priority Miles® and redeem them for travel, gift cards, cash rewards, and more!

HOW TO REDEEM YOUR PRIORITY MILES

To redeem your Priority Miles, simply visit the Priority Destinations Redemption website at fhbdestinations.com. Once you log in, you can book a flight or browse and redeem from our selection of gift cards, merchandise and cash rewards 24 hours a day, 7 days a week. If you prefer to redeem by phone, you can also call us at the number below. Priority Miles earned are awarded shortly after transactions post, so you can redeem them as soon as they appear in your account!

CONTACT

Travel Rewards Website: fhbdestinations.com
 Travel and Rewards Center: (877) 676-5171
 Hours: Monday to Friday:
 7 a.m. to 7 p.m. HST
 Saturday & Sunday:
 8 a.m. to 6 p.m. HST

Priority Miles have no cash value except as described in the Priority Destinations World Elite Business Program Agreement. See the Priority Destinations World Elite Business Program Agreement for details. Travel and booking subject to availability. First Hawaiian Bank reserves the right to cancel or change the Program at any time without notice.

TRAVEL REWARDS

Booking a flight, hotel and car online at fhbdestinations.com is simple and hassle free. Travel on your local, national or international airline of choice with no blackout dates.

You can use only Priority Miles, or combine them with cash when redeeming for a trip – it's up to you! When combining a Priority Miles redemption with cash, you need as little as 2500 Priority Miles (100 for some local carriers) so it's always easy to redeem for travel. And remember, there are no redemption fees when you book your travel with at least the minimum amount of Priority Miles.

Calculating Travel Discount:

1 Priority Mile = \$0.01 in travel value

Example:

25,000 Priority Miles = \$250 in travel!

Minimum travel redemption amounts when combining with cash:

- 100 Priority Miles plus cash for some local carriers
- 2500 Priority Miles plus cash for all other travel

Redemption fees:

None when using at least the minimum number of Priority Miles

Travel and booking subject to availability.

MERCHANDISE

Use your Priority Miles to shop for electronics, housewares, toys, and tools from top manufactures such as Apple, Circulon, DeWalt, Keurig, Melissa & Doug, Michael Kors, Mikasa, Samsung, Sony, and more.*

GIFT CARDS AND E-GIFT CARDS

Redeem your Priority Miles for gift cards and gift certificates from local and national merchants. Gift card denominations range from \$25 to \$500, including but not limited to:

Amazon.com, Apple iTunes, Babies R Us, Home Depot, Macy's, Roy's, Starbucks, Target, Wal-Mart, Whole Foods, and Zippy's!*

REWARD	PRIORITY MILES
\$25 Gift Card	5,000
\$50 Gift Card	7,500
\$100 Gift Card	14,000
\$200 Gift Card	25,000

CASH REWARDS

Cash back includes checks from \$25 to \$5000 – see example values below.

REWARD	PRIORITY MILES
\$50 Cash	10,000
\$100 Cash	20,000
\$250 Cash	50,000
\$500 Cash	100,000
\$1,000 Cash	200,000

QUESTIONS ABOUT YOUR PRIORITY DESTINATIONS CARD?

FIRST HAWAIIAN BANK CREDIT CARD CUSTOMER SERVICE:

Oahu: (808) 847-0056
 Toll Free: (855) 616-6980

* All reward items and travel redemptions are subject to availability, and First Hawaiian Bank reserves the right to withdraw, change or replace specific reward items at any time.