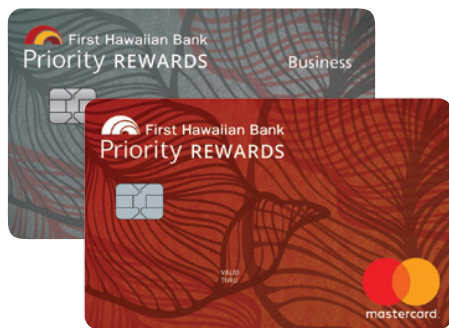


PRIORITY REWARDS Redemption Schedule



Reward yourself with the Priority Rewards Credit Card! Earn valuable CashPoints towards your choice of rewards. You can redeem for 1% cash back, gift cards, airline tickets for any carrier, hotel accommodations, car rentals and more!*

Use your Priority Rewards card for your everyday purchases and watch your CashPoints add up!

HOW TO REDEEM YOUR CASHPOINTS

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

Redemption Website – www.fhbrewards.com

Reward Center Hours – (800) 868-2856

Monday to Friday: 7 a.m. to 7 p.m. HST

Saturday & Sunday: 8 a.m. to 6 p.m. HST

CASH REWARDS

Your CashPoints can be redeemed for cash back—from \$25 up to \$5,000!

REWARD	CASH POINTS
\$25 Cash	2,500
\$50 Cash	5,000
\$100 Cash	10,000
\$250 Cash	25,000
\$500 Cash	50,000
\$1,000 Cash	100,000
\$3,000 Cash	300,000
\$5,000 Cash	500,000

GIFT CARDS AND E-GIFT CERTIFICATES

Redeem your CashPoints for gift cards from local and national merchants. Gift cards are available for the following CashPoint tiers from merchants such as the ones listed below.* To see a complete list, visit fhbrewards.com.

REWARD	CASH POINTS
\$25 Gift Cards Amazon.com, American Eagle Outfitters, Apple Store, Banana Republic, Bath and Body Works, Bed Bath & Beyond, Best Buy, Chili's Grill & Bar, Longs Drugs/CVS Pharmacy, Domino's Pizza, Foot Locker, Game Stop, GAP, iTunes, Kmart, Macy's, Roy's, Ruby Tuesday's, Starbucks, Target, Walmart, Whole Foods, Zippy's	2,500
\$50 Gift Cards Banana Republic, Bath and Body Works, Bed Bath & Beyond, Best Buy, Chili's Grill & Bar, Home Depot, Longs Drugs/CVS Pharmacy, Foot Locker, GAP, iTunes, Macy's, Roy's, Ruby Tuesday's, Starbucks, Target, Walgreens, Walmart, Whole Foods	5,000
\$100 Gift Cards Amazon.com, Banana Republic, Bath and Body Works, Bed Bath & Beyond, Best Buy, Chili's Grill & Bar, Foot Locker, GAP, Home Depot, Lowe's, Macy's, Pier 1 Imports, Roy's, Safeway, Target, Toys R Us / Babies R Us, Walmart, Whole Foods	10,000
\$200 Gift Cards Amazon.com, Best Buy, Chili's, Home Depot, Lowe's, Macy's, Morton's Steakhouse, Target, Walmart	20,000
\$500 Gift Cards Macy's, The Home Depot	50,000

* 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.

TRAVEL REWARDS

Booking your travel is easy with the Priority Rewards Redemption Center. Search and create itineraries to multiple cities and easily add hotel and car reservations. Search hotels and filter by TripAdvisor rating, amenities, and even view hotel property photos to choose just the right spot for your stay.

When you don't have enough CashPoints to cover your whole trip, you can combine them with cash. When combining a travel redemption with cash, you need as little as 2500 CashPoints (100 for some local carriers), so it's always easy to redeem for travel.**

** CashPoints air travel redemptions are subject to a \$10 per ticket redemption fee.

Calculating Travel Discount:

1 CashPoint = \$0.01

Example:

25,000 CashPoints = \$250 in travel spend!

Travel and booking subject to availability

MERCHANDISE

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

QUESTIONS ABOUT YOUR PRIORITY REWARDS CARD?

First Hawaiian Bank Credit Card Customer Service:

(808) 847-4444 Oahu

(800) 342-2778 Neighbor Islands, Guam, CNMI or the Continental U.S.