



PRIORITY REWARDS<sup>SM</sup> BUSINESS CREDIT CARD DISCLOSURES

This disclosure was printed on 6/1/2017. The information for this card is accurate as of that date and is subject to change after that date. For any changes since the print date, contact us at BankCard Center, P.O. Box 1959, Honolulu, HI, 96805.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>15.49%</b> The APR for Purchases may vary on the first day of each of your billing cycles, which begin in March, June, September and December. The rate will be determined by adding 10.99 percentage points to the Index, which is the highest U.S. Prime Rate published in the "Money Rates" section of <i>The Wall Street Journal</i> within the three months immediately preceding the calendar month in which the Change Date occurs. The Current Index will not be less than 4.50%.
<b>APR for Cash Advances</b>	<b>18.00% Fixed</b>
<b>Penalty APR and When it Applies</b>	<b>18.00% Fixed</b> This APR will apply to your account if you make a late payment.  <b>How Long Will the Penalty APR Apply?:</b> The Penalty APR will apply until you have made six consecutive Minimum Payments when due.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month.
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>Foreign Transaction: <b>3%</b> of the U.S. dollar amount of any Purchase or Cash Advance made in a foreign currency.</li> <li>ATM Cash Advance: Either <b>\$10</b> or <b>3%</b> of the amount of each Cash Advance, whichever is greater</li> <li>Over-the-counter Cash Advance: Either <b>\$10</b> or <b>3%</b> of the amount of each Cash Advance, whichever is greater</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>Late Payment: <b>\$19.00</b> if balance is less than or equal to \$250; <b>\$39.00</b> if balance is greater than \$250.</li> <li>Returned Payment: <b>\$24.95</b></li> </ul>

**How We Will Calculate Your Balance:** We will use a method called "Average Daily Balance (including new Purchases)."

Unless otherwise defined herein, all capitalized terms shall have the meaning set forth in the Priority Rewards Business Credit Card Agreement.

**TERMS AND CONDITIONS**

Important information about the Priority Rewards Business Credit Card Program

Priority Rewards Business cardholders ("Cardholders") will receive one (1) Priority Rewards CashPoint<sup>SM</sup> ("CashPoint") for every \$1.00 of net qualifying purchases. Cash advances, cash equivalents (such as traveler's checks or cashier's checks), convenience checks, balance transfers, and other account fees do not earn CashPoints. Any credit on a Priority Rewards Business Credit Card account ("Account") because of a return of goods or for any other reason will result in a corresponding deduction of CashPoints from the Cardholder's Account. Accounts must be open and in good standing to earn and redeem CashPoints. CashPoints earned, redeemed, and available will be reflected on the individual employee's fhbwards.com online account for individually awarded CashPoints or on the consolidated Company fhbwards.com online account for combined CashPoints. CashPoints cannot be bought, sold or transferred in any way except that CashPoints can be gifted to other Priority Rewards cardholders. CashPoints shall be subject to expiration on the last day of the twenty four (24) months after the last account activity in the rewards account. Activity includes credit card purchase transactions and. Questions regarding the redemption of CashPoints may be directed to our Redemption Center at 1-800-868-2856. Travel and booking subject to availability. Airline ticket rewards are subject to a non-refundable redemption ticketing fee. See the Priority Rewards Business Program Agreement and the Priority Rewards Business Credit Card Agreement for more information about the Priority Rewards Business Program and your Account. First Hawaiian Bank reserves the right to cancel or change the Program at any time without prior notice.

CashPoints have no cash value, except as described in the Priority Rewards Business Program Agreement. First Hawaiian Bank reserves the right to cancel or change the Program at any time without prior notice. All reward items are subject to availability, and First Hawaiian Bank reserves the right to withdraw, change or replace specific reward items at any time. The current Redemption Schedule is available [online](http://fhwards.com) at fhwards.com.