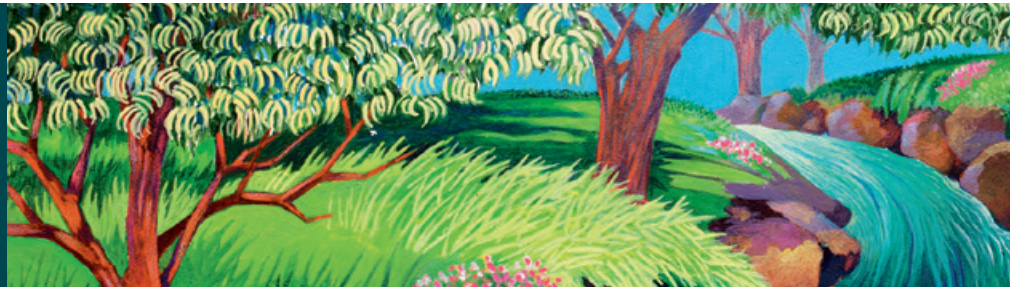


# SAVINGS PLANS



Whether you're saving for a new home or car, or for your retirement or child's education, First Hawaiian Bank gives you a wide selection of savings accounts that can help you meet your financial goals. Your deposit accounts are insured by the FDIC up to the limits provided by law.

## ENHANCE YOUR SAVINGS WITH THESE CONVENIENT SERVICES...

### AUTOMATIC TRANSFERS

Fund your Regular Savings, Priority Savings, YesSavings, MaxiMizer<sup>SM</sup> Money Market Checking, or Retirement Savings account on a regular, monthly basis from your First Hawaiian checking account.

### BANK ANYTIME, ANYWHERE WITH INTERNET & MOBILE BANKING

FHB Online<sup>®</sup> lets you monitor your accounts and manage your finances when it's convenient for you. View your account balances and transactions, transfer funds, view and print copies of account statements or cancelled checks, pay bills, and set up transaction and balance alerts.

Your 24/7 banking experience gets even better with FHB Mobile Banking\* where you can bank on the go using your iPhone<sup>®</sup>, iPad<sup>®</sup>, Android<sup>™</sup> phone/tablet or Kindle Fire HD<sup>™</sup> tablet.

### DIRECT DEPOSIT

Have your salary, retirement or Social Security income deposited directly into your Regular Savings, Priority Savings, YesSavings, MaxiMizer or Money Market Checking account. No more standing in bank lines. No more worrying when you're traveling or you can't get to the bank.

### 24-HOUR ATM BANKING

Use your MasterCard<sup>®</sup> ATMCard and Debit Card to access your First Hawaiian account at ATMs around the world displaying the MasterCard<sup>®</sup> or STAR<sup>®</sup> symbol, including most 7-Eleven<sup>®</sup> Hawaii locations and Zippy's<sup>SM</sup> restaurants.

### COMBINED STATEMENT

Gives you a complete picture of your savings account plus your other eligible First Hawaiian Bank accounts. See a Customer Service Representative at any First Hawaiian branch to sign up. (A First Hawaiian checking account is required.)

### LOAN COLLATERAL

Use your savings funds as collateral, and get a lower loan rate from First Hawaiian.

### IT'S EASY TO GET STARTED

See the chart on the back to find which savings plan works best for you. Then visit any First Hawaiian branch to sign up.

**See Reverse for Product Comparison Chart**

<sup>1</sup> **FHB Mobile Banking.** You must be enrolled in FHB Online and have a mobile device with Internet to use FHB Mobile Banking. Text banking not available in Guam or CNMI. iPhone, iPad and App Store are marks of Apple Inc. Android and Google Play are marks of Google Inc. Kindle, Kindle Fire, Amazon, the Amazon Kindle logo, and the Kindle Fire logo are trademarks of Amazon.com, Inc. or its affiliates.



## SAVINGS PLANS

	Regular Savings	Priority Savings	YesSavings <sup>SM</sup>	Keiki Savings <sup>6</sup>	MaxiMizer <sup>SM</sup> Savings	Money Market Checking <sup>SM</sup>
<b>Ideal for you if</b>	<ul style="list-style-type: none"> <li>You want a steady and dependable interest rate<sup>1</sup></li> <li>You want easy access to your funds</li> </ul>	<ul style="list-style-type: none"> <li>You want higher rates<sup>1</sup> and are a member of Priority Banking<sup>4</sup> or are a PrimeTime<sup>SM</sup>/Primer<sup>SM</sup> Gold/Platinum member<sup>5</sup></li> </ul>	<ul style="list-style-type: none"> <li>You want a premium interest rate<sup>1</sup> with some flexibility to access your funds</li> <li>You are saving for a specific purpose and need a program to help you get there</li> </ul>	<ul style="list-style-type: none"> <li>You want to teach your child the value of saving</li> <li>You want a steady and dependable interest rate<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>You want to earn money market interest rates<sup>1</sup></li> <li>You want the convenience of telephone access</li> </ul>	<ul style="list-style-type: none"> <li>You want to earn money market interest rates<sup>1</sup></li> <li>You want convenient access to your funds by check or phone</li> </ul>
<b>Minimum opening deposit</b>	\$100 (\$5 with Direct Deposit)	\$100 (\$5 with Direct Deposit)	\$100 (\$5 with Direct Deposit)	\$25 (\$5 with Direct Deposit)	\$1,000	\$1,000
<b>Monthly service charge</b>	None if you maintain a \$300 minimum daily balance. Otherwise, \$5.00 <sup>2</sup>	None if you maintain a \$300 minimum daily balance. Otherwise, \$4.00 <sup>2</sup>	None if you maintain a minimum \$500 daily balance, or if you earn the special YesSavings rate. Otherwise, \$5.00 <sup>2</sup>	None up to age 17 <sup>7</sup>	None if you maintain a \$1,000 minimum daily balance or a \$2,500 average daily balance. Otherwise, \$10.00 <sup>2</sup>	None if you maintain a \$1,000 minimum daily balance or a \$2,500 average daily balance. Otherwise, \$10.00 <sup>2</sup>
<b>Statement issued</b>	Quarterly <sup>3</sup>	Quarterly <sup>3</sup>	Quarterly <sup>3</sup>	Quarterly	Monthly	Monthly
<b>Interest compounded</b>	Daily	Daily	Daily	Daily	Daily	Daily

<sup>1</sup> For current interest rates, call our Customer Service Line 7 days a week: 844-4444. From the Neighbor Islands and Continental U.S., call (888) 844-4444. In Guam, call (671) 475-7825, and in the CNMI, call (670) 235-3090.

<sup>2</sup> Subject to change.

<sup>3</sup> Statement is issued monthly if included in a Combined or Priority Banking Statement or in any month in which an electronic transaction occurs.

<sup>4</sup> A Priority Banking personal checking account is required for the Priority Banking Plan.

<sup>5</sup> You must be age 50 or better, maintain a First Hawaiian Bank checking account, and have a combined deposit balance of at least \$25,000 or \$50,000 to qualify for Gold or Platinum Plan membership, respectively.

<sup>6</sup> Known as Pātgon Savings in Guam and CNMI.

<sup>7</sup> When the child reaches age 17, Keiki Savings will be converted to a Regular Savings account. Thereafter, a monthly service charge of \$5.00 (subject to change) will be assessed if the \$300 minimum daily balance is not maintained.