

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or an overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

➤ **What are the standard overdraft practices that come with my account?**

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions below unless you sign up for DebitPlus, our overdraft feature for everyday debit card and ATM transactions:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

➤ **What fees will I be charged if First Hawaiian Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you, **\$30.00** each time we pay an overdraft on an everyday debit or ATM transaction, and will continue to charge **\$30.00** for a check, automatic bill payment or other transaction. Fees for overdrafts on transactions other than everyday debit card or ATM transactions will apply even if you do not opt in to DebitPlus.
- If your end-of-day account balance is overdrawn by \$5.00 or less, we will waive the overdraft item fees mentioned above.
- If you do not pay us the overdraft within 7 days, we will charge you a one time fee of \$10.00.
- You will be charged no more than 5 overdraft fees in one day even if we authorize and pay more than 5 overdrafts.

➤ **What if I want First Hawaiian Bank to authorize and pay overdrafts on my everyday debit card transactions and pay overdrafts on my ATM transactions?**

If you want DebitPlusSM to authorize and pay overdrafts on everyday debit card transactions and pay overdrafts on ATM transactions, simply check the checkbox located below, complete the rest of the form and return it to us. Or, if you prefer, you may opt-in to DebitPlus by calling us at 643-PLUS(7587) in Hawaii or 877-755-2455 from Guam, CNMI or the U.S. mainland or by visiting us online at www.fhb.com/debitplus.

 I want First Hawaiian Bank to authorize and pay overdrafts on my everyday debit card transactions and pay overdrafts on my ATM transactions for the account(s) listed below.

Printed Name: _____ Date: _____

Checking Account Number(s): ____ - _____
(required) ____ - _____
 ____ - _____