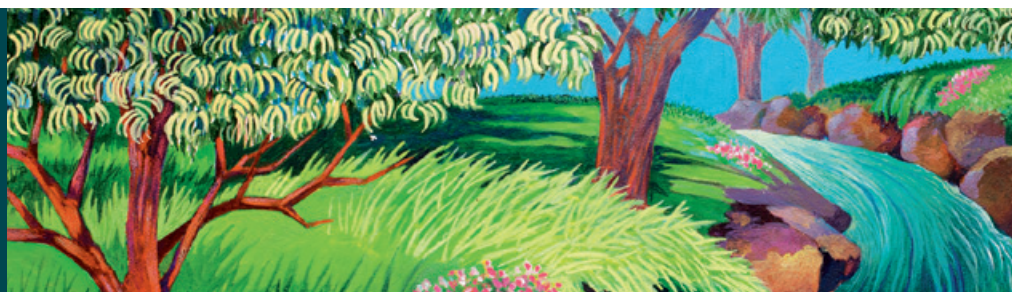


KEIKI/PĀTĠON ACCOUNT For Kids Only



A Great Way To Start The Savings Habit! Savings For Children Up To 17 Years Old

There are lots of ways kids can spend money these days. But very few can help them learn to handle money responsibly — and reward them, as well. First Hawaiian's Keiki/Pātgon¹ Account is just that! And it's available only to kids under age 17. The Keiki/Pātgon Account is like a regular savings account: your child deposits money, it earns a competitive interest rate, and (with proper ID) he or she can withdraw money from the account any time without parental supervision. And the account is FDIC-insured up to the maximum permitted by law. No depositor has ever lost a penny of insured deposits at an FDIC-insured bank. And, your child will get a statement every quarter showing how much money is presently in the account, and how much interest it has earned.

Exclusive Benefits

The Keiki/Pātgon Account is also different from the regular savings account.

- The minimum amount needed to open the account is only \$25.
- There is no minimum balance required until your child reaches age 17.

So...

- Regardless of the account's balance, there is no monthly service charge. When the child reaches age 17, Keiki/Pātgon Savings will be converted to a Regular Savings account.

Best of All

The Keiki/Pātgon Account introduces your child to money management. Your child will learn how saving money in a bank keeps the money safe — while it earns interest. (The interest rate on Keiki/Pātgon Accounts is the same as regular savings accounts, and is earned daily and paid quarterly.) It's never too early to teach children how to handle money wisely.

Easy to Open

You and your child can open a Keiki/Pātgon Account at any First Hawaiian Bank branch.

All it takes is at least \$25, and your child's signature on the opening forms. From then on, your child can deposit and withdraw funds on his own.



Your money can grow all by itself!

You can add money (make a "deposit") to your Keiki/Pātgon Account all by yourself. Or take money out (make a "withdrawal") all by yourself. All you need is proper identification (like a school ID).

Track It

To help you keep track of your account, First Hawaiian will mail you a statement every 3 months, showing you how much money you have in your account and what other things have happened to it for the past 3 months: deposits, withdrawals, etc.

You can keep your Keiki/Pātgon Account at any branch of First Hawaiian Bank. And you can make deposits or withdrawals from your account at ANY branch.

¹ Keiki means child in Hawaiian, and Pātgon means child in Chamorro.



Now, take a little Fun Test!

(To See If You've Forgotten Anything.)

1. My Keiki/Pātgon Account will be safe because it is protected by the:

- a. NCAA
- b. NFL
- c. FDIC
- d. NBA

2. To start my Keiki/Pātgon Account, all I need to take to the bank is:

- a. My parent.
- b. My parent and my pet.
- c. My parent, my pet and a big smile.
- d. My parent and \$25.

3. Even if I don't add any more money to my Keiki/Pātgon Account, it will grow bigger because:

- a. It just does!
- b. The bank adds interest to it.
- c. Someone is watering it.
- d. It gets older.

4. I can take money out of my Keiki/Pātgon Account:

- a. Whenever I want.
- b. When I am nice and behave.
- c. When the bank says I can.
- d. When I get good grades at school.

5. It is better to put money in a Keiki/Pātgon Account than keeping it at home because:

- a. My brother or sister can't "borrow" it.
- b. My dog or cat won't eat it.
- c. I kind of lose things at home.
- d. The bank will keep it safe and make it grow.

6. I will always know how much money I have in my Keiki/Pātgon Account because:

- a. The tooth fairy will tell me.
- b. The bank will send me a written statement.
- c. I'm smart.
- d. I'm going to move to the bank and sleep there.

Answers:

1 — c, 2 — d, 3 — b, 4 — a, 5 — d, 6 — b.