



First Hawaiian Bank.

HOW TO READ YOUR TOTAL LINE OF CREDIT ("TLC") STATEMENT

Use this guide as a reference to understand your monthly billing statement. Your TLC Statement will provide the following information:

- All interest and fees incurred on the **revolving** portion of your line of credit during the statement period
- Amount due on the **revolving** portion of your line of credit
- A remittance ticket to submit with your check payment for the **revolving** portion of your line of credit

For Personal FirstLine®, Home Equity FirstLineSM, and Equity FirstLineSM Plus accounts only: Your TLC Statement will also provide a summary of the transactions, fees, and interest incurred on each of your fixed-rate locks, if any, during the statement period.

- Please note that you should **NOT** submit payment on your fixed-rate locks with your TLC remittance ticket. **Fixed-rate lock information is provided for your reference only.**
- You will be billed for the monthly amount owed on each of your fixed-rate locks, if any, through a **Loan Statement** that will be enclosed with your TLC Statement. Each of your fixed-rate locks will have its own Loan Statement and a separate remittance ticket.

1

Payment Information Box

This box provides your statement date, payment due date, full account number, minimum payment due, etc. on your revolving (variable rate) line of credit only (referenced as Note 00001).

2

TLC Summary

Provides information on your TLC's credit limit, principal balance ("TLC Balance"), and available credit. This provides summary information on both your revolving line of credit and any fixed rate locks you have for this line of credit account.

3

Revolving Credit Note Information

Provides information on the fees incurred, current amount due, past due amount, and minimum payment due on your revolving (variable rate) line of credit only (Note 00001).

4

Transactions

Transaction activities (advances, credits, etc.) on your revolving (variable rate) line of credit only (Note 00001).

5

Fees

A summary of the fees incurred on your revolving line of credit for the statement period (e.g. late fees, returned payment fees).

6

Remittance Ticket

The remittance ticket with which you must submit your manual (check) payments. If you have set up automatic payments from a checking/savings account to your revolving (variable rate) line of credit, your statement will have a reminder printed on it. (Sample text outlined in red.) Additional payments for your revolving line of credit balance (Note 00001) may be submitted using this remittance ticket.

Total Line of Credit Statement

Statement Date	07/08/21
Payment Due Date	07/27/21
Account/Note Number	00001234567-00001
Fees Charged/Unpaid	\$0.00
Past Due Amount	\$0.00
Minimum Payment Due	\$1.97

JANE A DOE
123 MAIN ST
HONOLULU HI 96813-0000

777

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Total Line of Credit (TLC) Summary for Account/Note Number: 00001234567-00001

TLC LIMIT	TLC BALANCE	TLC AVAILABLE CREDIT
\$51,000.00	\$34,647.82	\$16,352.18

2

Revolving Credit Note Information

Note Number: 00001 Maturity Date: 02/28/49 Statement Date: 07/08/21

Payment Due Date	Fees Charged/Unpaid	Current Amount Due	Past Due Amount	Minimum Payment Due
07/27/21	\$0.00	\$1.97	\$0.00	\$1.97

3

Transactions - from 07/01/21 through 07/08/21

Trans Date	Post Date	Description	Advances/Debits Interest Charge	Payments/Credits
07/07	07/07	Advance - ADVANCE - TEST		\$7,500.00

4

Fees

TOTAL FEES FOR THIS PERIOD
\$0.00

5

Your checking account XXXXXX4567 will be charged for this payment. Retain this statement for your records.

6

A late fee of \$0.14 will be imposed if payment is not received by 08/06/21.

Please send your payment to:

FIRST HAWAIIAN BANK
PO BOX 29450
HONOLULU HI 96820-1850

Amount Enclosed

Statement Date 07/08/21
Payment Due Date 07/27/21
Account/Note Number 00001234567-00001
Fees Charged/Unpaid \$0.00
Past Due Amount \$0.00
Minimum Payment Due \$1.97

Marks the start of Note 00001 information

A reminder is printed here if you have set up auto-pay for your revolving line (Note 00001)

1

- 7 Interest Charged**
Interest charged on your revolving (variable rate) line of credit for the statement period.
- 8 2021 Totals Year-to-Date (Note 00001)**
Table summarizing fees and interest charged on your revolving (variable rate) line of credit year-to-date.

- 9 Summary Table**
Provides information on the previous statement balances, new debits and credits, interest charged, other charges, and current statement balance on your revolving (variable rate) line of credit for the statement period.

- 10 Current Cycle Interest Charge Information**
Provides a detailed explanation of how your interest charge on your revolving line is computed.

Note: Information for your first fixed-rate lock, if any, will be provided starting from here.)

- 11 Transactions**
Transaction activities (credits and debits) on your line's first fixed-rate lock (referenced as Note 00003).

- 12 Fees**
A summary of the fees incurred on your first fixed-rate lock (Note 00003) for the statement period (e.g. late fees, returned payment fees).


- 13 Interest Charged**
Interest charged on your first fixed-rate lock (Note 00003) for the statement period.

- 14 2021 Totals Year-to-Date (Note 00003)**
Table summarizing fees and interest charged on your fixed-rate lock year-to-date.

- 15 Summary Table**
Provides information on the previous statement balances, new debits and credits, interest charged, other charges, and current statement balance on your fixed-rate lock for the statement period.

- 16 Current Cycle Interest Charge Information**
Provides a detailed explanation of how your interest charge on your fixed-rate lock is computed.

Note: If you have more than one fixed-rate lock on your line of credit, the same information will be provided for each note. (Notes 00004 - 00007 as shown in items 11-16.)


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Total Line of Credit Statement
Account Number: JANE A DOE
Statement Date: 00001234567
07/08/21

Transactions - from 07/01/21 through 07/08/21

Trans Date	Post Date	Description	Advances/Debits Interest Charge	Payments/Credits	Balance Subject to Interest Rate
07/08	07/08	Interest Charge	\$1.97		
TOTAL INTEREST FOR THIS PERIOD			\$1.97		

2021 Totals Year-to-Date

Total fees charged in 2021	\$152.19
Total interest charged in 2021	\$1.97

Previous Statement Balance	Plus Advances/Debits	Minus Payments/Credits	Plus Interest Charge	Plus Other Charges	Current Statement Balance
\$0.00	\$7,500.00	\$0.00	\$1.97	\$0.00	\$7,501.97

CURRENT CYCLE INTEREST CHARGE INFORMATION
Balance Subject to Interest Rate \$1,875.00 "There were 8 days in this cycle"
Your "INTEREST CHARGE" is \$1.97 and the "ANNUAL PERCENTAGE RATE" is 4.81597 percent. We figure the Interest Charge on your account by applying the daily periodic rate of 0.0131944 percent to the "AVERAGE DAILY BALANCE", then multiply by the number of days in the billing cycle. The annual percentage rate may vary. To get the "AVERAGE DAILY BALANCE" we take the beginning Principal Balance of your account each day, add any new advances and subtract any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "AVERAGE DAILY BALANCE".

Associated Note(s) Information (this is not a bill)
Note Number: 00003


Transactions - from 07/01/21 through 07/08/21

Trans Date	Post Date	Description	Advances/Debits Interest Charge	Payments/Credits	Balance Subject to Interest Rate
06/27	07/07	Reversal	\$320.95		
06/27	07/07	Prior Cycle Int Dr Adj "Interest Charge"	\$0.13		
07/01	07/07	Principal Balance at the Beginning of the Cycle			\$16,513.67
07/07	07/07	Payment - IL RETURN PYMT FEE CAT I		\$10.00	
TOTAL FEES FOR THIS PERIOD			\$47.47		

2021 Totals Year-to-Date

Total fees charged in 2021	\$47.47
Total interest charged in 2021	\$66.14

Marks the start of Note 00003 information


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Total Line of Credit Statement
Account Number: JANE A DOE
Statement Date: 00001234567
07/08/21

Previous Statement Balance	Plus Advances/Debits	Minus Payments/Credits	Plus Interest Charge	Plus Other Charges	Current Statement Balance
\$16,575.55	\$321.08	\$10.00	\$16.53	\$47.47	\$16,950.63

INTEREST CHARGE INFORMATION
"There were 8 days in this cycle"
Your "INTEREST CHARGE" is \$16.53 and the "ANNUAL PERCENTAGE RATE" is 4.49963 percent. Balance Subject to Interest Rate: We figure the Interest Charge on your account by applying the daily periodic rate of 0.0123278 percent to all the daily balances of your account. To get the daily balances, we take the beginning Principal Balance of your account each day, add any new advances and subtract any payments or credits.



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HOW TO READ YOUR LOAN STATEMENT

Use this guide as a reference to understand your monthly billing statement for each fixed-rate lock. Your Loan Statement will provide the following information:

- All interest and fees incurred on the specific **fixed-rate lock** portion of your line of credit during the statement period
- Amount due on the **fixed-rate lock** shown on the Loan Statement
- A remittance ticket to submit with your check payment for the specific **fixed-rate lock** on the Loan Statement

1 Payment Information Box

This box provides your full account number, statement date, current balance, payment due date, amount due, etc. on your fixed-rate lock (referenced as Note 00003 in the sample image). Please note that the amount due includes past due amounts, if applicable, and that your individual fixed-rate lock Note number may be different from that shown in the image.

2 Summary

In this section you can find the interest rate for your loan, the maturity date of your loan (the date by when you need to pay-off your loan), and the total amount you need to pay for the statement period. If you are past due on your loan payment, the past due amount will be included in the total due for the statement period.

3 Year-To-Date Summary

Refer to this section to find out how much interest you paid on your fixed-rate lock year-to-date.

4 Automatic Payment Reminder

If you have set up automatic payments from a checking/savings account to your fixed-rate lock, your statement will have a reminder printed on it.

5 Remittance Ticket

The remittance ticket must be submitted along with your check payment. The remittance ticket will show the total amount due. If you are making a partial payment, please complete the "Amount Enclosed" field by specifying the payment amount.

6 Unpaid Bill Information

If you missed payments on your loan account, information about your missed payments can be located here. The section will show missed payment due dates along with the amount due for each missed payment. The total in the "Unpaid Bill Information" section under "Payment Amount" should equate to the sum of the "Past Due Principal" and "Past Due Interest" amounts under the "SUMMARY" section.

7 Loan History

Transaction history for your loan account will be displayed in this section. Please refer to the "Transaction Description" field to understand if it was a debit or credit transaction.

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The 11-digit account number (00001234567 in the example) will match the 11-digit account number on the corresponding TLC Statement.

1 Account/Note Number 00001234567-0003
Statement Date 07/08/21
Officer JOHN B SMITH
Branch Number 005
Current Balance \$16,766.54
Payment Due Date 07/27/21
Amount Due \$679.37

JANE A DOE
123 MAIN ST
HONOLULU, HI 96813-0000

A reminder is printed here if you have set up auto-pay for your fixed-rate lock

4 Your Account Number XXXXXXX4567 Will Be Charged

SUMMARY					
Note/Category	Current Balance	Interest Rate	Maturity Date	Description	Amount Due
00003/1	16,766.54	4.499639	03/06/39	Principal Payment	205.20
				Past Due Principal	252.87
				Interest To 07/27/21	115.75
				Past Due Interest	68.08
				Late Charges Due	22.47
				Other Fees Due	15.00
				Total Due On 07/27/21	\$679.37

YEAR-TO-DATE SUMMARY			
Interest Paid	363.95	Escrow Interest Paid	0.00
Unapplied Funds	0.00	Escrow Balance	0.00
Taxes Disbursed	0.00		

3 Please return the bottom portion if you are making an additional loan payment.

JANE A DOE
123 MAIN ST
HONOLULU, HI 96813-0000

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A late fee of \$22.47 will be imposed if payment is not received by 08/06/21.

Please remit and make check payable to:

Account/Note Number 00001234567-0003
Payment Due Date 07/27/21
Amount Due \$679.37
Additional Prin, Int, Escrow, Fees:
Amount Enclosed

FIRST HAWAIIAN BANK
PO BOX 29450
HONOLULU HI 96820-1850

☐ Check here for change of address or phone number and indicate changes.

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LOAN STATEMENT

Account Number 00001234567
Statement Date 07/08/21

JANE A DOE

UNPAID BILL INFORMATION						
Note Number	Payment Due Date	Payment Amount	Principal	Interest	Other	Escrow
00003	06/27/21	320.95	252.87	68.08	0.00	0.00

LOAN HISTORY							
Note Number	Posting Date	Effective Date	Transaction Description	Principal	Interest	Late Fees/ Others	Escrow Insurance
00003	07/07/21	07/07/21	Late Fee Assess	0.00	0.00	22.47	0.00 0.00
00003	07/07/21	07/07/21	Fee Assessment	0.00	0.00	25.00	0.00 0.00
00003	07/07/21	07/07/21	Misc Fee Payment	0.00	0.00	10.00	0.00 0.00

