IMPORTANT NOTICE OF CHANGES TO YOUR FIRST HAWAIIAN BANK PRIORITY BANKING CHECKING ACCOUNTS

This document contains important information about the Priority Banking Checking Accounts offered by First Hawaiian Bank ("Bank" or "we") along with changes to various documents and agreements governing those accounts. For ease of reference, the changes have been divided into the following categories: (1) March 2022 Notice of Change; (2) Personal Priority Banking Checking Accounts; and (3) Business Priority Banking Checking Accounts. All changes set forth herein are effective as of May 31, 2022 unless otherwise indicated.

SECTION 1: REMINDER ABOUT ADDITIONAL CHANGES

We previously provided you with the Important Notice of Changes to Your First Hawaiian Bank Accounts, Documents, and Other Important Information dated March 2022 (the "March 2022 Notice of Change"). The changes in the March 2022 Notice of Change are effective as of May 31, 2022, unless otherwise stated therein. Certain changes in the March 2022 Notice of Change impact Priority Banking Checking Accounts. The changes in this document are in addition to the changes in the March 2022 Notice of Change.

SECTION 2: IMPORTANT CHANGES TO PERSONAL PRIORITY BANKING CHECKING ACCOUNTS

I. CHANGES TO MULTIPLE TYPES OF PERSONAL PRIORITY BANKING CHECKING ACCOUNTS

A. Account Name Change: Priority Banking Level 1 is being renamed as Priority Banking Gold. Priority Banking Level 3 is being renamed as Priority Banking Platinum. Priority Banking Level 2 is not being renamed.

B. Personal Fee Schedule: For Priority Banking Gold and Priority Banking Platinum, "Personal Fee Schedule" refers to the Important Terms and Conditions and Schedule of Charges for Personal Deposit Accounts. For Priority Banking Level 2, "Personal Fee Schedule" refers to the Important Terms and Conditions and Schedule of Charges for Personal Deposit Accounts (grandfathered products).

C. Priority Banking Checking Account Agreement: The Priority Banking Checking Account Agreement is being deleted in its entirety and replaced in part by the Personal Priority Banking Plan Addendum (the "Personal Addendum"). For your convenience, the following are the key changes made by the Personal Addendum:

- The way that your combined balance is calculated is being changed;
- What constitutes an associated account is being expanded;
- You no longer need to designate associated accounts in order for the accounts to be included in the determination of the combined balance and to qualify for certain Priority Banking benefits; and
- You are directed to the Personal Fee Schedule for information about what, if anything, you need to do to obtain your Priority Banking benefits.

Please review the full text of the Personal Addendum, which is as follows:

FIRST HAWAIIAN BANK PERSONAL PRIORITY BANKING PLAN[SM] ADDENDUM

In this Personal Priority Banking Plan Addendum (this "Addendum"), the words "you" and "your" mean each person opening a Personal Priority Banking Checking Account (your "Priority Banking Account") and the words "we," "us" and "our" mean First Hawaiian Bank. By opening your Account, you acknowledge and agree that your Priority Banking Account is subject to the following terms and conditions.

1. **Your Account and the Governing Documents.** The Priority Banking Checking Accounts are available to individuals, and are not available to any businesses, including, without limitation, sole proprietorships, corporations, partnerships, limited liability partnerships, limited liability companies, and unincorporated associations. By opening your Priority Banking Account, you are also agreeing to the current Deposit Account Rules and Regulations and Other Information for Personal Accounts (the "Rules") governing our deposit accounts, and the version of the Important Terms and Conditions and Schedule of Charges for Personal Deposit Accounts that addresses your Priority Banking level (the "Terms and Conditions"), and you acknowledge having received and read those documents carefully. This Addendum supplements the Rules and the Terms and Conditions, and amends some of the terms for the related deposit, credit, and other banking service agreements ("Related Agreements") for any other accounts or services that you may have with us that are eligible for Priority Banking discounts or benefits. Except for the changes necessary for conformance with this Addendum, you are still subject to all other terms and obligations under the Rules, the Terms and Conditions, and the Related Agreements that otherwise remain unchanged and in full force and effect.

2. **Personal Priority Banking Checking Account Preferred Terms.** By maintaining your Priority Banking Account in good standing with us, you are entitled to preferred terms, such as discounts, benefits, fee waivers, and preferred rates, that are available to Priority Banking customers on other accounts and services. For certain preferred terms, you are required to identify yourself as a Priority Banking customer and request the preferred term. Please refer to the Terms and Conditions for preferred terms you are eligible to receive as well as what you need to do, if anything, to get those preferred terms. We may offer other discounts and/or promotions that cannot be combined with Priority Banking preferred terms unless stated otherwise; please review the eligibility terms of the special discount or promotional offer carefully.

3. **Effect of Changing or Closing Your Account.** The Terms and Conditions describe the preferred terms available at each Priority Banking level. Converting your Priority Banking Account from one Priority type to another may cause a change in the preferred terms to which you are entitled. Upon closing your Priority Banking Account or otherwise ceasing to be a Priority Banking customer with us for whatever reason, all the Priority Banking preferred terms offered, unless otherwise stated, will end. In that case, the normal fees for bank services will apply, and any preferred rate of interest and other discounts and benefits will be removed.

4. **Associated Accounts.** The combined balance for your Priority Banking Plan is determined by the balance in your Priority Banking Account plus all other accounts that are eligible to be associated with your Priority Banking Account ("Associated Accounts"). If you are an owner of an account of an eligible type either in your individual capacity or as the trustee of your own revocable living trust, that account will be automatically classified as an Associated Account. The following types of personal and business accounts are eligible to be an Associated Account:

   - **Deposit Accounts:** (1) checking, (2) savings, (3) money market, (4) certificates of deposit, and (5) IRA.
   - **Credit Accounts:** (1) credit card, (2) personal or home equity lines of credit, (3) personal loans, (4) Yes-Check[SM] overdraft protection, and (5) residential mortgage loans, up to $10,000 per qualified residential mortgage loan.
   - **Other Accounts:** (1) custody accounts[1], (2) investment management accounts[1], (3) investments[2], (4) annuities[2], and (5) advisory services[2].

   Ask us if you are not sure what other accounts are considered Associated Accounts.

5. **Combined Balance.** Your combined balance for your Priority Banking Plan is calculated by adding the balance of your Priority Banking Account and all Associated Accounts. The balance of each account is determined as follows:

   - For your Priority Banking Account and any Associated Accounts that are checking, savings, or money market accounts, we will use the Average Daily Balance during the Evaluation Period. "Average Daily Balance" is calculated by adding the balance in the account for each day in the Evaluation Period and dividing that figure by the number of days in the Evaluation Period. "Evaluation Period" is the period that starts on the first day of the statement cycle for your Priority Banking Account and ends three (3) business days before the end of the statement cycle for your Priority Banking Account.
   - For your other Associated Accounts, we will use the balance as of the Evaluation Date. "Evaluation Date" is a date up to, but no more than, a specific number of business days before the end of the statement cycle for your Priority Banking Account. The number of business days used for the Evaluation Date varies by product type as follows:
     - Three (3) business days: certificates of deposit, IRA, personal or home equity lines of credit, personal loans, and Yes-Check[SM] overdraft protection; and
     - Up to, but no more than, five (5) business days: credit card, residential mortgage loans, custody accounts[1], investment management accounts[1], investments[2], annuities[2], and advisory services[2]

6. **Change in Terms.** We reserve the right to amend, from time to time, the preferred terms offered under the Priority Banking Plan, and other terms, conditions, and fees imposed under the Priority Banking Plan. We will notify you at least 30 days before the effective date of any change we make that may adversely affect you, including any increase in fees. Notice may be given to you on your monthly statement.

7. **No Waiver.** Failure by us to impose a charge or exercise a right does not mean that we have given up or waived our right to impose the charge or exercise our right in the future under this Addendum, the Rules, the Terms and Conditions, the Related Agreements, the Associated Accounts and agreements in connection with them, or any other related documents or agreements.

[1] ERISA and IRA accounts held within the Trust Division are not included.

[2] First Hawaiian Bank will use Raymond James customer statements to determine qualifying Raymond James customer account balances. Raymond James customer statements are considered the original statement of record. Through a network arrangement with Raymond James Financial Services, Inc., First Hawaiian Bank and First Hawaiian Advisors make available investment, insurance, and advisory services to its customers at conveniently located bank branches. Securities offered through **Raymond James Financial Services, Inc.**, member FINRA/SIPC. First Hawaiian Advisors, First Hawaiian Bank Wealth Management Group and First Hawaiian Bank are not registered/broker dealers and are independent of Raymond James Financial Services. Investment advisory services offered through Raymond James Financial Services Advisors, Inc. Priority pricing discounts do not apply to product or services offered through Raymond James.

Investments, annuities, and insurance products are NOT INSURED BY FDIC OR ANY GOVERNMENT AGENCY, MAY LOSE VALUE, NOT A DEPOSIT, AND NOT GUARANTEED BY FIRST HAWAIIAN BANK.

D. Changes to Personal Fee Schedule: Other parts of the Priority Banking Checking Account Agreement are being replaced by additions to the Personal Fee Schedule. The following changes to the Personal Fee Schedule apply to multiple types of Personal Priority Banking Checking Accounts. If text appears in brackets with different types of Personal Priority Banking Checking Accounts listed and separated by "/", then the language is being amended for all of the listed types of Personal Priority Banking Checking Accounts. You should read the language as applying to the type of Personal Priority Banking Checking Account that you have. Changes to the Personal Fee Schedule that are specific to one level of Personal Priority Banking Checking Account are discussed in separate subsections later in this document.

i. Reference to Priority Banking Checking Account Agreement (Applies to All Types): Because of the deletion of the Priority Banking Checking Account Agreement and the creation of the Personal Addendum, the following sentence is deleted from the Personal Fee Schedule: "Please see Priority Banking Checking Account Agreement for specific terms and conditions that apply to your account." That sentence is replaced by the following sentence: "Please see the Personal Priority Banking Plan Addendum ("Addendum") for specific terms and conditions that apply to your account."

ii. Combined Balance (Applies to All Types): The Personal Addendum explains how the combined balance will be calculated. As a result, the Personal Fee Schedule is amended by deleting the "Combined Balance" provision in its entirety and replacing it with the following: "**Combined Balance:** Please see Addendum for information about how your combined balance is calculated."

iii. Associated Accounts (Applies to All Types): The Personal Addendum explains which accounts constitute an associated account for purposes of Priority Banking benefits and combined balance. The following provision is added to the Personal Fee Schedule: "**Associated Accounts:** Please see Addendum for information about which accounts are automatically associated with your Priority Banking Checking Account and constitute an Associated Account."

vi. **Priority Banking Credit Card (Applies to All Types):** As of June 1, 2022, we will no longer offer Priority Banking Credit Cards or apply the preferred rate to credit card accounts associated with new Priority Banking Checking Accounts. As a result, the Personal Fee Schedule is amended by deleting the "Priority Banking Credit Card" provision. Existing credit card accounts receiving the preferred rate will not be impacted except that "Priority Banking" will no longer be printed on the card upon reissuance.

v. **MaxiMizer℠ Monthly Service Charge Waiver (Applies to All Types):** A waiver of the monthly service charge for a MaxiMizer℠ account is being added as a new benefit. The Personal Fee Schedule is amended by adding the following provision:

MaxiMizer℠ Monthly Service Charge . . . . . Fee waived

The monthly service charge will be automatically waived for one MaxiMizer℠ account that is an Associated Account.

vi. **Priority Savings Account (Applies to All Types):** New Priority Savings Accounts will no longer be offered. Existing Priority Savings Accounts will not be impacted.

vii. **FHB Online & Mobile Banking (Applies to All Types):** The Personal Fee Schedule is amended by deleting the existing "FHB Online & Mobile Banking" provision and replacing it with the following:

FHB Online & Mobile Banking . . . . . Free standard services

Additional fees apply to certain optional services. See Terms and Conditions of FHB Online Service for details.

viii. **Check Printing (Applies to All Types):** Requirements for this benefit that previously appeared in the Priority Banking Checking Account Agreement are being included in the Personal Fee Schedule, and new requirements and restrictions are being added. The Personal Fee Schedule is amended by deleting the existing "Check Printing" provision and replacing it with the following:

Check Printing . . . . . Free checks (selected wallet designs)

To receive the benefit you must be a Priority Banking [Gold/Level 2/Platinum] Checking Account customer and identify yourself as such at the time of order. The benefit applies to your Priority Banking [Gold/Level 2/Platinum] Checking Account only. The benefit cannot be combined with another promotional offer, program, or discount unless stated otherwise.

ix. **Image/Item Enclosure Fee (Applies to All Types):** Requirements for this benefit that previously appeared in the Priority Banking Checking Account Agreement are being included in the Personal Fee Schedule. In addition, the description of this benefit for Priority Banking Gold is being aligned with the other Personal Priority Banking levels. The Personal Fee Schedule is amended by deleting the existing "Image/Item Enclosure Fee" provision and replacing it with the following:

Image/Item Enclosure Fee . . . . . Fee waived

The benefit applies to your Priority Banking [Gold/Level 2/Platinum] Checking Account only. You will not be charged the Image/Item Enclosure Fee, which is imposed if images of credit or debit items such as deposit tickets or canceled checks (or the originals of items, as long as they are available) are enclosed with your statement.

x. **Online Bill Pay and Popmoney Monthly Service Charge (Applies to All Types):** The requirement for receiving the waiver of the Online Bill Pay and Popmoney monthly service charge is being clarified. The Personal Fee Schedule is amended by deleting the existing "Bill Pay and Popmoney Monthly Service Charge" provision and replacing it with the following:

Online Bill Pay and Popmoney Monthly Service Charge . . . . . .Fee waived

This fee waiver will automatically be applied each month as long as you have a Priority Banking [Gold/Level 2/Platinum] Checking Account as of the last business day of the preceding month.

xi. **Cashier's Check (Applies to All Types):** A Cashier's Check fee waiver is being added as a new benefit for Priority Banking Gold with the Personal Fee Schedule being amended to add the provision below. For Priority Banking Level 2 and Platinum, new requirements and restrictions are being added to this benefit, and prior references to "Official Bank Checks" are being updated to "Cashier's Check". The Personal Fee Schedule is amended for Priority Banking Level 2 and Platinum by deleting the existing "Official Bank Checks" provision and replacing it with the following:

Cashier's Check . . . . . Fee waived

To receive the fee waiver you must be a Priority Banking [Gold/Level 2/Platinum] Checking Account customer and identify yourself as such at the time of purchase. The fee is waived for one Cashier's Check per day. The fee waiver cannot be combined with another promotional offer, program, or discount unless stated otherwise.

xii. **Personal Loan (Applies to Gold and Level 2):** The preferred rate benefit for personal loans is being amended to only apply to regular rates. Requirements that previously appeared in the Priority Banking Checking Account Agreement are being included in the Personal Fee Schedule, and new requirements and restrictions are being added. The Personal Fee Schedule is amended by deleting the existing "Personal Loan Terms" provision and replacing it with the following:

Personal Loan . . . Preferred rate of 0.25% below regular rates

Subject to credit approval. The discounted rate does not apply to loans secured by First Hawaiian Bank deposit accounts or to existing loans. For new loans, you must identify yourself as a Priority Banking [Gold/Level 2] Checking Account customer when you submit your loan application. The discount cannot be combined with another promotional offer, program, or discount unless stated otherwise.

xiii. **Personal Line of Credit or Home Equity Line of Credit (HELOC) (Applies to Gold and Level 2):** A preferred rate for personal lines of credit and HELOCs is being added as a new benefit for Priority Banking Gold with the Personal Fee Schedule being amended to add the provision below. For Priority Banking Level 2, requirements for this benefit that previously appeared in the Priority Banking Checking Account Agreement are being included in the Personal Fee Schedule, and new requirements and restrictions are being added. The Personal Fee Schedule is amended for Priority Banking Level 2 by deleting the existing "Lines of Credit" provision and replacing it with the following:

Personal Line of Credit or Home Equity Line of Credit (HELOC) . . . Preferred rate of 0.25% off the margin of the variable rate

Preferred rate of 0.25% off the margin of the variable rate of the line of credit (discount does not apply to fixed introductory rates or fixed rate lock advances). Subject to credit approval. The preferred rate does not apply to existing lines of credit or HELOCs. May not be combined with another promotional offer, program, or discount unless stated otherwise. Valid only if you and we agree to these terms in writing as part of your line of credit agreement(s), and will continue as long as you maintain your Priority Banking [Gold/Level 2] Checking Account and eligible line of credit account in good standing with us. HELOCs are not available in the CNMI. To receive the discount, you must be enrolled as a Priority Banking [Gold/Level 2] Checking Account customer as set forth for each line of credit product type listed below:

- Personal Line of Credit: When you submit your application
- HELOC: By final approval of your HELOC application

xiv. **Residential First Mortgage Loan (Applies to Gold and Level 2):** A residential first mortgage loan administration fee discount is being added as a new benefit for Priority Banking Gold with the Personal Fee Schedule being amended to add the provision below. For Priority Banking Level 2, requirements for this benefit that previously appeared in the Priority Banking Checking Account Agreement are being included in the Personal Fee Schedule, and new requirements

and restrictions are being added. The Personal Fee Schedule is amended for Priority Banking Level 2 by deleting the existing "Residential First Mortgage Loan Discount" provision and replacing it with the following:

Residential First Mortgage Loan . . $250 off loan administration fee

Subject to credit approval and loan funding. The discount applies to new Residential First Mortgage loan applications (including refinances). Applications submitted through a third-party mortgage loan origination company are not eligible. To receive this discount, you must be enrolled as a Priority Banking [Gold/Level 2] Checking Account customer when you submit your loan application. The discount cannot be combined with another promotional offer, program, or discount unless stated otherwise.

xv. **Safe Deposit Box Annual Rental Fee (Applies to Gold and Level 2):** A safe deposit box annual rental fee discount is being added as a new benefit for Priority Banking Gold with the Personal Fee Schedule being amended to add the provision below. For Priority Banking Level 2, new requirements and restrictions are being added to this benefit. The Personal Fee Schedule is amended for Priority Banking Level 2 by deleting the existing "Safe Deposit Box Annual Rental Fee" provision and replacing it with the following:

Safe Deposit Box Annual Rental Fee . . . . . $15 discount

To receive the discount you must be a Priority Banking [Gold/Level 2] Checking Account customer and identify yourself as such at the time of opening. Subject to box availability. Limit of one safe deposit box ("SDB") per Priority Banking Checking Account. The SDB contents are not insured by First Hawaiian Bank, the FDIC, or any other government agency. For existing SDB customers, the discount will not be prorated and will apply upon the next billing. The discount cannot be combined with another promotional offer, program, or discount unless stated otherwise.

xvi. **Utility Payment Fee (Applies to Gold and Platinum):** A waiver of the Utility Payment Fee is being added as a new benefit. The Personal Fee Schedule is amended by adding the following provision:

Utility Payment Fee . . . . . Fee waived

To receive the fee waiver you must be a Priority Banking [Gold/Platinum] Checking Account customer and identify yourself as such at the time of payment. The fee is waived for payments made to utility companies, for bills in your name, located in the State of Hawaii. No fee is assessed in Guam and CNMI.

xvii. **Incoming Wire Transfer Fee (Applies to Level 2 and Platinum):** A requirement for this benefit that previously appeared in the Priority Banking Checking Account Agreement is being included in the Personal Fee Schedule. The Personal Fee Schedule is amended by deleting the existing "Incoming Wire Transfer Fee" provision and replacing it with the following:

Incoming Wire Transfer Fee . . . . . Fee waived

The Incoming Wire Transfer fee will be waived for all incoming wire transfers deposited into your Priority Banking [Level 2/Platinum] Checking Account.

xviii. **Notary Service (Applies to Level 2 and Platinum):** Requirements for this benefit that previously appeared in the Priority Banking Checking Account Agreement are being included in the Personal Fee Schedule, and new requirements about what you must do to receive this benefit are being added. The Personal Fee Schedule is amended by deleting the existing "Notary Service" provision and replacing it with the following:

Notary Service . . . . . Fee waived

To receive the fee waiver you must be a Priority Banking [Level 2/Platinum] Checking Account customer and identify yourself as such at the time of service. You will not be assessed the notary fee when you use the services of a Notary Public of First Hawaiian Bank. The fee waiver only applies to the documents that the account owner(s) sign.

xix. Trust Discount (Applies to Level 2 and Platinum): The benefit of a discount on the Trust management fee for the first year is discontinued. The Personal Fee Schedule is amended by deleting the "Trust Discount" provision.

xx. Will Custody (Applies to Level 2 and Platinum): The benefit of the Bank taking custody of your will or trust when the Bank is named as Corporate Trustee is being discontinued and will no longer be available after May 31, 2022. If you have any questions regarding your will or trust, please call 808-525-7134. The Personal Fee Schedule is amended by deleting the "Will Custody" provision.

xxi. Investment Portfolio Analysis and Insurance Analysis (Applies to Level 2 and Platinum): These benefits are still available but are not tied to or contingent upon you having a Priority Banking Level 2 or Platinum Checking Account. The Personal Fee Schedule is amended by deleting the "Non-Deposit Features:" heading, the "Investment Portfolio Analysis" provision, the "Investment Products" box, the "Insurance Analysis" provision, and the "Insurance Disclosure Statement" box.

xxii. Savings Link Overdraft Transfer Fee (Applies to Level 2 and Platinum): This fee waiver will no longer apply because the fee is being discontinued. The Personal Fee Schedule is amended by deleting the "Savings Link Overdraft Transfer Fee" provision.

II. CHANGES TO PERSONAL PRIORITY BANKING GOLD CHECKING ACCOUNTS

A. Waiver of Monthly Service Charge: Two new ways to receive a waiver of the monthly service charge are being added. The Personal Fee Schedule is amended by deleting the existing "Requirements to Waive Monthly Service Charge" provision and replacing it with the following:

Requirements to Waive Monthly Service Charge: Maintain a combined balance of $6,000 or have direct deposits into your Priority Banking Gold Checking Account in the minimum aggregate amount of $2,000 per statement cycle. The monthly service charge will be waived for customers enrolled in the Private Banking Program.

B. Notary Service: A notary service discount is being added as a new benefit. The Personal Fee Schedule is amended by adding the following provision:

Notary Service . . . . . 50% discount

To receive the discount you must be a Priority Banking Gold Checking Account customer and identify yourself as such at the time of service. You will receive a 50% discount off the notary fee when you use the services of a Notary Public of First Hawaiian Bank. The discount only applies to the documents that the account owner(s) sign. The discount cannot be combined with another promotional offer, program, or discount unless stated otherwise.

III. CHANGES TO PERSONAL PRIORITY BANKING LEVEL 2 CHECKING ACCOUNTS

A. New Accounts: New Priority Banking Level 2 Checking Accounts will no longer be offered. Existing Priority Banking Level 2 Checking Accounts will not be impacted except as set forth in this document, the March 2022 Notice of Change, and any other notice that we provide to you.

B. Waiver of Monthly Service Charge: A new way to receive a waiver of the monthly service charge is being added. The Personal Fee Schedule is amended by deleting the existing "Requirements to Waive Monthly Service Charge" provision and replacing it with the following:

Requirements to Waive Monthly Service Charge: Maintain a combined balance of $20,000. The monthly service charge will be waived for customers enrolled in the Private Banking Program.

IV. CHANGES TO PERSONAL PRIORITY BANKING PLATINUM CHECKING ACCOUNTS

A. Waiver of Monthly Service Charge: Two new ways to receive a waiver of the monthly service charge are being added. The Personal Fee Schedule is amended by deleting the existing "Requirements to Waive Monthly Service Charge" provision and replacing it with the following:

Requirements to Waive Monthly Service Charge: Maintain a combined balance of $35,000 or have direct deposits into your Priority Banking Platinum Checking Account in the minimum aggregate amount of $4,000 per statement cycle. The monthly service charge will be waived for customers enrolled in the Private Banking Program.

B. Personal Loan: The preferred rate benefit for personal loans is being amended to only apply to regular rates. Requirements that previously appeared in the Priority Banking Checking Account Agreement are being included in the Personal Fee Schedule, and new requirements and restrictions are being added. The Personal Fee Schedule is amended by deleting the existing "Personal Loan Terms" provision and replacing it with the following:

Personal Loan . . . . . Preferred rate of 0.35% below regular rates

Subject to credit approval. The discounted rate does not apply to loans secured by First Hawaiian Bank deposit accounts or to existing loans. For new loans, you must identify yourself as a Priority Banking Platinum Checking Account customer when you submit your loan application. The discount cannot be combined with another promotional offer, program, or discount unless stated otherwise.

C. Personal Line of Credit or Home Equity Line of Credit (HELOC): Requirements for this benefit that previously appeared in the Priority Banking Checking Account Agreement are being included in the Personal Fee Schedule, and new requirements and restrictions are being added. The Personal Fee Schedule is amended by deleting the existing "Lines of Credit – Annual Fees and Rates" provision and replacing it with the following:

Personal Line of Credit or Home Equity Line of Credit (HELOC) – Annual Fees and Variable Rates . . . . . No annual fee; Preferred rate of 0.35% off the margin of the variable rate

Preferred rate of 0.35% off the margin of the variable rate of the line of credit (discount does not apply to fixed introductory rates or fixed rate lock advances). Subject to credit approval. The preferred rate does not apply to existing lines of credit or HELOCs. May not be combined with another promotional offer, program, or discount unless stated otherwise. Valid only if you and we agree to these terms in writing as part of your line of credit agreement(s), and will continue as long as you maintain your Priority Banking Platinum Checking Account and eligible line of credit account in good standing with us. HELOCs are not available in the CNMI. To receive the discount, you must be enrolled as a Priority Banking Platinum Checking Account customer as set forth for each line of credit product type listed below:

- Personal Line of Credit: When you submit your application
- HELOC: By final approval of your HELOC application

D. Residential First Mortgage Loan: Requirements for this benefit that previously appeared in the Priority Banking Checking Account Agreement are being included in the Personal Fee Schedule, and new requirements and restrictions are being added. The Personal Fee Schedule is amended by deleting the existing "Residential First Mortgage Loan Discount" provision and replacing it with the following:

Residential First Mortgage Loan . . . $350 off loan administration fee

Subject to credit approval and loan funding. The discount applies to new Residential First Mortgage loan applications (including refinances). Applications submitted through a third-party mortgage loan origination company are not eligible. To receive this discount, you must be enrolled as a Priority Banking Platinum Checking Account customer when you submit your loan application. The discount cannot be combined with another promotional offer, program, or discount unless stated otherwise.

E. Yes-Check℠ Overdraft Protection Annual Fee: Requirements for this benefit that previously appeared in the Priority Banking Checking Account Agreement are being included in the Personal Fee Schedule in a revised form. The Personal Fee Schedule is amended by deleting the existing "Yes-Check℠ Overdraft Protection" provision and replacing it with the following:

Yes-Check℠ Overdraft Protection Annual Fee . . . . . Fee waived

Subject to credit approval. Yes-Check has to be connected to the Associated Priority Banking Platinum Checking Account where you are the owner.

F. Safe Deposit Box Annual Rental Fee: New requirements and restrictions are being added to this benefit. The Personal Fee Schedule is amended by deleting the existing "Safe Deposit Box Annual Rental Fee" provision and replacing it with the following:

Safe Deposit Box Annual Rental Fee . . . . . $25 discount

To receive the discount you must be a Priority Banking Platinum Checking Account customer and identify yourself as such at the time of opening. Subject to box availability. Limit of one safe deposit box ("SDB") per Priority Banking Checking Account. The SDB contents are not insured by First Hawaiian Bank, the FDIC, or any other government agency. For existing SDB customers, the discount will not be prorated and will apply upon the next billing. The discount cannot be combined with another promotional offer, program, or discount unless stated otherwise.

G. ATM Fees: The description of this benefit was revised and clarified. The Personal Fee Schedule is amended by deleting the existing "Network ATM Transactions" provision and replacing it with the following:

ATM Fees . . . . . Fees waived

Except as stated below, First Hawaiian Bank will not charge you any fees for automated teller machine (ATM) transactions against your Priority Banking Platinum Checking Account. This fee waiver does not apply to the International Transaction Fee identified in the Account Charges table below. When you use an ATM not owned by us, you may be charged a fee by the ATM operator and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer. These surcharges cannot be waived by First Hawaiian Bank.

H. Certificate of Deposit: Prior references in the Priority Banking Checking Account Agreement to "Premium Bank Bills", "Bank Bills", and "IRA Time Deposits" are being updated to "Certificate of Deposit". Prior restrictions in the Priority Banking Checking Account Agreement on obtaining a preferred rate on a Certificate of Deposit no longer apply. Certain requirements that previously appeared in the Priority Banking Checking Account Agreement are being included in the Personal Fee Schedule, and new requirements and restrictions are being added. The Personal Fee Schedule is amended by deleting the existing "Certificate of Deposit" provision and replacing it with the following:

Certificate of Deposit . . . . . Preferred rate

Refer to Rate Sheet for current rates. To receive the preferred rate you must be a Priority Banking Platinum Checking Account customer and identify yourself as such at the time of account opening. For existing CD customers, the preferred rate will apply upon the next renewal for any CD that is an Associated Account. The preferred rate cannot be combined with another promotional offer, program, or rate unless stated otherwise.

I. No Penalties for Health-Related Emergency Withdrawals: The first sentence of this provision is deleted and replaced with the following: "You may withdraw funds from each Certificate of Deposit that is an Associated Account without an early withdrawal penalty for health-related emergencies. To receive the benefit you must be a Priority Banking Platinum Checking Account customer and identify yourself as such at the time of withdrawal." In addition, the last sentence of this provision (i.e., "The amount of the early withdrawal is stated in the "Important Information About Your Time Deposit (Certificate of Deposit)" brochure that was provided to you when you opened your Certificate of Deposit") is deleted.

J. AskAnyDay℠ Interim Statement from FHB ATM: AskAnyDay℠ Statements will no longer be available from an ATM. As such, the fee waiver will no longer apply. The Personal Fee Schedule is amended by deleting the "AskAnyDay℠ Interim Statement from FHB ATM" provision.

SECTION 3: IMPORTANT CHANGES TO BUSINESS PRIORITY BANKING ACCOUNTS

I. CHANGES TO MULTIPLE TYPES OF BUSINESS PRIORITY BANKING CHECKING ACCOUNTS

A. Account Name Change: Business Priority Banking Level 1 is being renamed as Business Priority Banking Gold. Business Priority Banking Level 3 is being renamed as Business Priority Banking Platinum. Business Priority Banking Level 2 is not being renamed.

B. Business Fee Schedule: For Business Priority Banking Gold and Business Priority Banking Platinum, "Business Fee Schedule" refers to the Important Terms and Conditions and Schedule of Charges for Business Deposit Accounts. For Business Priority Banking Level 2, "Business Fee Schedule" refers to the Important Terms and Conditions and Schedule of Charges for Business Deposit Accounts (grandfathered products).

C. Priority Banking Plan for Business Checking Account Agreement: The Priority Banking Plan for Business Checking Account Agreement is being deleted in its entirety and replaced in part by the Business Priority Banking Plan Addendum (the "Business Addendum"). For your convenience, the following are the key changes made by the Business Addendum:

- The way that your combined balance is calculated is being changed;
- What constitutes an associated account is being expanded;
- You no longer need to designate associated accounts in order for the accounts to be included in the determination of the combined balance and to qualify for certain Priority Banking benefits; and
- You are directed to the Business Fee Schedule for information about what, if anything, you need to do to obtain your Priority Banking benefits.

Please review the full text of the Business Addendum, which is as follows:

FIRST HAWAIIAN BANK BUSINESS PRIORITY BANKING PLAN℠ ADDENDUM

In this Business Priority Banking Plan Addendum (this "Addendum"), the words "you" and "your" mean each sole proprietor, corporation, limited liability company, partnership, or other entity opening a Business Priority Banking Checking Account (your "Business Priority Banking Account") and the words "we," "us" and "our" mean First Hawaiian Bank. By opening your Business Priority Banking Account, you acknowledge and agree that your Business Priority Banking Account is subject to the following terms and conditions.

1. **Your Account and the Governing Documents.** By opening your Business Priority Banking Account, you are agreeing to the current Deposit Account Rules and Regulations and Other Information for Business Accounts (the "Rules") governing our deposit accounts, and the version of the Important Terms and Conditions and Schedule of Charges for Business Deposit Accounts that addresses your Business Priority Banking level (the "Terms and Conditions"), and you acknowledge having received and read those documents carefully. This Addendum supplements the Rules and the Terms and Conditions, and amends some of the terms for the related deposit, credit, and other banking service agreements ("Related Agreements") for any other accounts or services that you may have with us that are eligible for Priority Banking discounts or benefits. Except for the changes necessary for conformance with this Addendum, you are still subject to all other terms and obligations under the Rules, the Terms and Conditions, and the Related Agreements that otherwise remain unchanged and in full force and effect.
2. **Business Priority Banking Checking Account Preferred Terms.** By maintaining your Business Priority Banking Account in good standing with us, you are entitled to preferred terms, such as discounts, benefits, fee waivers, and preferred rates, that are available to Priority Banking customers on other accounts and services. For certain preferred terms, you are required to identify yourself as a Business Priority Banking customer and request the preferred term. Please refer to the Terms and Conditions for preferred terms you are eligible to receive as well as what you need to do, if anything, to get those preferred terms. We may offer other discounts and/or promotions that cannot be combined with Priority Banking preferred terms unless stated otherwise; please review the eligibility terms of the special discount or promotional offer carefully.
3. **Effect of Changing or Closing Your Account.** The Terms and Conditions describe the preferred terms available at each Priority Banking level. Converting your Business Priority Banking Account from one Priority type to another may cause a change in the preferred terms to which you are entitled. Upon closing your Business Priority Banking Account or otherwise ceasing to be a Priority Banking customer with us for whatever reason,

all the Priority Banking preferred terms offered, unless otherwise stated, will end. In that case, the normal fees for bank services will apply, and any preferred rate of interest and other discounts and benefits will be removed.

4. **Associated Accounts.** The combined balance for your Business Priority Banking Plan is determined by the balance in your Business Priority Banking Account plus all other accounts that are eligible to be associated with your Business Priority Banking Account ("Associated Accounts"). Accounts of an eligible type that you own directly (i.e., not through a subsidiary, affiliate, or other related entity) will be automatically classified as an Associated Account.The following types of accounts are eligible to be an Associated Account:
   - **Deposit Accounts:** (1) checking, (2) savings, (3) money market, and (4) certificates of deposit.
   - **Credit Accounts:** (1) credit card, (2) business lines of credit, (3) business and commercial loans, and (4) Business Yes-Check℠ overdraft protection.
   - **Other Accounts:** (1) custody accounts[1], (2) investment management accounts[1], (3) investments[2], (4) annuities[2], and (5) advisory services[2].

   Ask us if you are not sure what other accounts are considered Associated Accounts.
5. **Combined Balance.** Your combined balance for your Business Priority Banking Plan is calculated by adding the balance of your Business Priority Banking Account and all Associated Accounts. The balance of each account is determined as follows:
   - For your Business Priority Banking Account and any Associated Accounts that are checking, savings, or money market accounts, we will use the Average Daily Balance during the Evaluation Period. "Average Daily Balance" is calculated by adding the balance in the account for each day in the Evaluation Period and dividing that figure by the number of days in the Evaluation Period. "Evaluation Period" is the period that starts on the first day of the statement cycle for your Priority Banking Account and ends three (3) business days before the end of the statement cycle for your Priority Banking Account.
   - For your other Associated Accounts, we will use the balance as of the Evaluation Date. "Evaluation Date" is a date up to, but no more than, a specific number of business days before the end of the statement cycle for your Business Priority Banking Account. The number of business days used for the Evaluation Date varies by product type as follows:
     - Three (3) business days: certificates of deposit, business lines of credit, Business Yes-Check℠ overdraft protection, and business and commercial loans; and
     - Up to, but no more than, five (5) business days: credit card, custody accounts[1], investment management accounts[1], investments[2], annuities[2], and advisory services[2].
6. **Change in Terms.** We reserve the right to amend, from time to time, the preferred terms offered under the Business Priority Banking Plan, and other terms, conditions and fees imposed under the Business Priority Banking Plan. We will notify you at least 30 days before the effective date of any change we make that may adversely affect you, including any increase in fees. Notice may be given to you on your monthly statement.
7. **No Waiver.** Failure by us to impose a charge or exercise a right does not mean that we have given up or waived our right to impose the charge or exercise our right in the future under this Addendum, the Rules, the Terms and Conditions, the Related Agreements, the Associated Accounts and agreements in connection with them, or any other related documents or agreements.

[1] ERISA and IRA accounts held within the Trust Division are not included.

[2] First Hawaiian Bank will use Raymond James customer statements to determine qualifying Raymond James customer account balances. Raymond James customer statements are considered the original statement of record. Through a network arrangement with Raymond James Financial Services, Inc., First Hawaiian Bank and First Hawaiian Advisors make available investment, insurance, and advisory services to its customers at conveniently located bank branches. Securities offered through **Raymond James Financial Services, Inc.**, member FINRA/SIPC. First Hawaiian Advisors, First Hawaiian Bank Wealth Management Group and First Hawaiian Bank are not registered/broker dealers and are independent

of Raymond James Financial Services. Investment advisory services offered through Raymond James Financial Services Advisors, Inc. Priority pricing discounts do not apply to product or services offered through Raymond James.

Investments, annuities, and insurance products are NOT INSURED BY FDIC OR ANY GOVERNMENT AGENCY, MAY LOSE VALUE, NOT A DEPOSIT, AND NOT GUARANTEED BY FIRST HAWAIIAN BANK.

D. Changes to Business Fee Schedule: Other parts of the Priority Banking Plan for Business Checking Account Agreement are being replaced by additions to the Business Fee Schedule. The following changes to the Business Fee Schedule apply to multiple types of Business Priority Banking Checking Accounts. If text appears in brackets with different types of Business Priority Banking Checking Accounts separated by "/", then the language is being amended for all of the listed types of Business Priority Banking Checking Accounts. You should read the language as applying to the type of Business Priority Banking Checking Account that you have. Changes to the Business Fee Schedule that are specific to one level of Business Priority Banking Checking Account are discussed in separate subsections later in this document.

i. **Reference to Priority Banking Plan for Business Checking Account Agreement (Applies to All Types):** Because of the deletion of the Priority Banking Plan for Business Checking Account Agreement and the creation of the Business Addendum, the following sentence is deleted from the Business Fee Schedule: "Please see Priority Banking Plan for Business Checking Account Agreement for specific terms and conditions that apply to your account." That sentence is replaced by the following sentence: "Please see the Business Priority Banking Plan Addendum ("Addendum") for specific terms and conditions that apply to your account."

ii. **Combined Balance (Applies to All Types):** The Business Addendum explains how the combined balance will be calculated. As a result, the Business Fee Schedule is amended by deleting the "Combined Balance" provision in its entirety and replacing it with the following: "**Combined Balance:** Please see Addendum for information about how your combined balance is calculated."

iii. **Associated Accounts (Applies to All Types):** The Business Addendum explains which accounts constitute an associated account for purposes of Priority Banking benefits and combined balance. The following provision is added to the Business Fee Schedule: "**Associated Accounts:** Please see Addendum for information about which accounts are automatically associated with your Business Priority Banking Checking Account and constitute an Associated Account."

iv. **MaxiMizer℠ Account (Applies to All Types):** Requirements for this benefit that previously appeared in the Priority Banking Plan for Business Checking Account Agreement are being included in the Business Fee Schedule in a modified form. The Business Fee Schedule is amended by deleting the existing "MaxiMizer Account" provision and replacing it with the following:

MaxiMizer℠ Monthly Service Charge . . . . . Fee waived

The monthly service charge will be automatically waived for one MaxiMizer℠ account that is an Associated Account.

v. **Check Printing (Applies to All Types):** Requirements for this benefit that previously appeared in the Priority Banking Plan for Business Checking Account Agreement are being included in the Business Fee Schedule, and new requirements and restrictions are being added. The Business Fee Schedule is amended by deleting the existing "Check Printing" provision and replacing it with the following:

Check Printing . . . . . .
. . Free first order (selected business 3-to-a-page checks)

Alternatively, you may receive a discounted rate for your first order of selected business size check styles. To receive the benefit you must be a Business Priority Banking [Gold/Level 2/Platinum] Checking Account customer and identify yourself as such at the time of order. The benefit applies to your

Business Priority Banking [Gold/Level 2/Platinum] Checking Account only. The benefit cannot be combined with another promotional offer, program, or discount unless stated otherwise.

vi. **Image/Item Enclosure Fee (Applies to All Types):** Requirements for this benefit that previously appeared in the Priority Banking Plan for Business Checking Account Agreement are being included in the Business Fee Schedule. The Business Fee Schedule is amended by deleting the existing "Image/Item Enclosure Fee" provision and replacing it with the following:

Image/Item Enclosure Fee . . . . . Fee waived

The benefit applies to your Business Priority Banking [Gold/Level 2/Platinum] Checking Account only. You will not be charged the Image/Item Enclosure Fee, which is imposed if images of credit or debit items such as deposit tickets or canceled checks (or the originals of items, as long as they are available) are enclosed with your statement.

vii. **Business MasterCard® (Applies to All Types):** As of June 1, 2022, we will no longer offer a Priority Banking Credit Card or apply the preferred rate (reduced rate spread for purchases) to credit card accounts associated with new Business Priority Banking Checking Accounts. As a result, the Business Fee Schedule is amended by deleting the "Business MasterCard®" provision. Existing credit card accounts receiving the preferred rate will not be impacted except that "Priority Banking" will no longer be printed on the card upon reissuance.

viii. **Merchant Credit Card Terminal Rental (Applies to All Types):** The benefit of a waiver of one to three months of Merchant Credit Card Terminal rental fees is discontinued. The Business Fee Schedule is amended by deleting the "Merchant Credit Card Terminal Rental" provision.

ix. **Set Up Fee (Applies to All Types):** The benefit of a waiver of the set up fee for Merchant Credit Card Processing, Express Check, and Quick Tax is discontinued. The Business Fee Schedule is amended by deleting the "Set Up Fee" provision.

x. **FHB Online Business Banking (Applies to All Types):** The Business Fee Schedule is amended by deleting the existing "FHB Online Business Banking" provision and replacing it with the following:

FHB Online Business Banking . . . . Free standard services

This fee waiver will be automatically applied each month as long as you have a Business Priority Banking [Gold/Level 2/Platinum] Checking Account as of the last business day of the preceding month. Additional fees apply to certain optional services. See Terms and Conditions of FHB Online Service for details.

xi. **Direct Connect through Quicken® or Quickbooks® (Applies to All Types):** The following provision is added to the Business Fee Schedule:

Direct Connect through Quicken® or Quickbooks® . . . . . Additional fees apply

See Terms and Conditions of FHB Online Service for applicable fees.

xii. **Business FirstLine℠ (Applies to Gold and Level 2):** The benefit for Business Priority Banking Gold is being amended to add a preferred rate. For Business Priority Banking Level 2, the preferred rate no longer applies to our introductory fixed rate. Requirements that previously appeared in the Priority Banking Plan for Business Checking Account Agreement are being included in the Business Fee Schedule, and new requirements and restrictions are being added. The Business Fee Schedule is amended by deleting the existing "Business FirstLine" provision and replacing it with the following:

Business FirstLine℠ (BFL) . . . No annual fee for the first year; Preferred rate of 0.25% off the margin of the variable rate

If you have a qualifying BFL account with us, you will not be charged the annual fee for the first year. Preferred rate of 0.25% off the margin of the variable rate (discount does not apply to fixed introductory rates). Subject to credit approval. The preferred

rate does not apply to existing BFLs. To receive the discount, you must identify yourself as a Business Priority Banking [Gold/Level 2] Checking Account customer when you submit your application. Valid only if you and we agree to these terms in writing as part of your BFL agreement(s), and continue so long as you maintain your Business Priority Banking [Gold/Level 2] Checking Account and eligible BFL account in good standing with us. The benefit cannot be combined with another promotional offer, program, or discount unless stated otherwise.

xiii. **Business FirstTerm℠ (Applies to Gold and Level 2):** The preferred rate benefit for Business FirstTerm℠ accounts is being amended to apply only to non-promotional rates. Requirements that previously appeared in the Priority Banking Plan for Business Checking Account Agreement are being included in the Business Fee Schedule, and new requirements and restrictions are being added. The Business Fee Schedule is amended by deleting the existing "Business FirstTerm" provision and replacing it with the following:

Business FirstTerm℠ . . . . . Preferred rate of 0.25% off the non-promotional rate

Subject to credit approval. The preferred rate does not apply loans secured by First Hawaiian Bank deposit accounts or to existing loans. For new loans, you must identify yourself as a Business Priority Banking [Gold/Level 2] Checking Account customer when you submit your loan application. The benefit cannot be combined with another promotional offer, program, or discount unless stated otherwise.

xiv. **Business Yes-Check℠ Reserve Line of Credit (Applies to Level 2 and Platinum):** Requirements that previously appeared in the Priority Banking Plan for Business Checking Account Agreement are being included in the Business Fee Schedule. The Business Fee Schedule is amended by deleting the existing "Business Yes-Check Reserve Line of Credit" provision and replacing it with the following:

Business Yes-Check℠ Reserve Line of Credit . . . . . Annual fee waived

If you request and qualify for our Business Yes-Check℠ Reserve Line of Credit, you will not be charged the annual fee.

xv. **Revocable Living Trust Discount (Applies to Level 2 and Platinum):** The benefit of a discount on the Revocable Living Trust management fee for the first year is discontinued. The Business Fee Schedule is amended by deleting the "Non-Deposit Features:" heading and the "Revocable Living Trust Discount" provision.

II. CHANGES TO BUSINESS PRIORITY BANKING GOLD CHECKING ACCOUNTS

A. Excess Item Fee: The paragraph in the Business Fee Schedule immediately after the "Monthly Service Charge" provision is amended by adding a header and referencing the statement cycle, rather than the statement period. The paragraph is deleted and replaced with the following:

Excess Item Fee: A per item fee of $0.25 is charged for each check written, deposit ticket submitted, or check deposited ("items") in excess of 125 items during the statement cycle.

B. Safe Deposit Box Annual Rental Fee: Requirements that previously appeared in the Priority Banking Plan for Business Checking Account Agreement are being included in the Business Fee Schedule, and new requirements and restrictions are being added. The Business Fee Schedule is amended by deleting the existing "Safe Deposit Box Annual Rental Fee" provision and replacing it with the following:

Safe Deposit Box Annual Rental Fee . . . . . $15 discount

To receive the discount you must be a Business Priority Banking Gold Checking Account customer and identify yourself as such at the time of opening. Subject to box availability. Limit of one safe deposit box ("SDB") per Business Priority Banking Checking Account. The SDB contents are not insured by First Hawaiian Bank, the FDIC, or any other government agency. For existing SDB customers, the discount will not be prorated and will apply upon the next billing. The discount cannot be combined with another promotional offer, program, or discount unless stated otherwise.

III. CHANGES TO BUSINESS PRIORITY BANKING LEVEL 2 CHECKING ACCOUNTS

A. New Accounts: New Business Priority Banking Level 2 Checking Accounts will no longer be offered. Existing Business Priority Banking Level 2 Checking Accounts will not be impacted except as set forth in this document, the March 2022 Notice of Change, and any other notice that we provide to you.

B. Excess Item Fee: The paragraph in the Business Fee Schedule immediately after the "Monthly Service Charge" provision is amended to add a header and reference the statement cycle, rather than the statement period. The paragraph is deleted and replaced with the following:

Excess Item Fee: A per item fee of $0.25 is charged for each check written, deposit ticket submitted, or check deposited ("items") in excess of 175 items during the statement cycle.

C. Safe Deposit Box Annual Rental Fee: Requirements that previously appeared in the Priority Banking Plan for Business Checking Account Agreement are being included in the Business Fee Schedule, and new requirements and restrictions are being added. The Business Fee Schedule is amended by deleting the existing "Safe Deposit Box Annual Rental Fee" provision and replacing it with the following:

Safe Deposit Box Annual Rental Fee . . . . . $20 discount

To receive the discount you must be a Business Priority Banking Level 2 Checking Account customer and identify yourself as such at the time of opening. Subject to box availability. Limit of one safe deposit box ("SDB") per Business Priority Banking Checking Account. The SDB contents are not insured by First Hawaiian Bank, the FDIC, or any other government agency. For existing SDB customers, the discount will not be prorated and will apply upon the next billing. The discount cannot be combined with another promotional offer, program, or discount unless stated otherwise.

IV. CHANGES TO BUSINESS PRIORITY BANKING PLATINUM CHECKING ACCOUNTS

A. Excess Item Fee: The paragraph in the Business Fee Schedule immediately after the "Monthly Service Charge" provision is amended to add a header and reference the statement cycle, rather than the statement period. The paragraph is deleted and replaced with the following:

Excess Item Fee: A per item fee of $0.25 is charged for each check written, deposit ticket submitted, or check deposited ("items") in excess of 250 items during the statement cycle.

B. Certificate of Deposit: Prior references in the Priority Banking Plan for Business Checking Account Agreement to "Premium Bank Bills" and "Bank Bills" are being updated to "Certificate of Deposit". Prior restrictions in the Priority Banking Plan for Business Checking Account Agreement on obtaining a preferred rate on a Certificate of Deposit no longer apply. Certain requirements that previously appeared in the Priority Banking Plan for Business Checking Account Agreement are being included in the Business Fee Schedule, and new requirements and restrictions are being added. The Business Fee Schedule is amended by deleting the existing "Certificate of Deposit" provision and replacing it with the following:

Certificate of Deposit . . . . . .Preferred rate

Refer to Rate Sheet for current rates. To receive the preferred rate you must be a Business Priority Banking Platinum Checking Account customer and identify yourself as such at the time of account opening. For existing CD customers, the preferred rate will apply upon the next renewal for any CD that is an Associated Account. The preferred rate cannot be combined with another promotional offer, program, or rate unless stated otherwise.

C. Business FirstLine℠: The preferred rate no longer applies to our introductory fixed rate, requirements that previously appeared in the Priority Banking Plan for Business Checking Account Agreement are being included in the Business Fee Schedule, and new requirements and restrictions are being added. The Business Fee Schedule is amended by deleting the existing "Business FirstLine" provision and replacing it with the following:

Business FirstLine℠ (BFL) . . . . . No annual fee; Preferred rate of 0.35% off the margin of the variable rate

Preferred rate of 0.35% off the margin of the variable rate (discount does not apply to fixed introductory rates). Subject to credit approval.

The preferred rate does not apply to existing BFLs. To receive the discount, you must identify yourself as a Business Priority Banking Platinum Checking Account customer when you submit your application. Valid only if you and we agree to these terms in writing as part of your BFL agreement(s), and continue so long as you maintain your Business Priority Banking Platinum Checking Account and eligible BFL account in good standing with us. The benefit cannot be combined with another promotional offer, program, or discount unless stated otherwise.

D. Business FirstTerm℠: The preferred rate benefit for Business FirstTerm accounts is being amended to apply only to non-promotional rates, requirements that previously appeared in the Priority Banking Plan for Business Checking Account Agreement are being included in the Business Fee Schedule, and new requirements and restrictions are being added. The Business Fee Schedule is amended by deleting the existing "Business FirstTerm" provision and replacing it with the following:

Business FirstTerm℠ . . . . . Preferred rate of 0.35% off the non-promotional rate

Subject to credit approval. The preferred rate does not apply loans secured by First Hawaiian Bank deposit accounts or to existing loans. For new loans, you must identify yourself as a Business Priority Banking Platinum Checking Account customer when you submit your loan application. The benefit cannot be combined with another promotional offer, program, or discount unless stated otherwise.

E. Safe Deposit Box Annual Rental Fee: Requirements that previously appeared in the Priority Banking Plan for Business Checking Account Agreement are being included in the Business Fee Schedule, and new requirements and restrictions are being added. The Business Fee Schedule is amended by deleting the existing "Safe Deposit Box Annual Rental Fee" provision and replacing it with the following:

Safe Deposit Box Annual Rental Fee . . . . . $25 discount

To receive the discount you must be a Business Priority Banking Platinum Checking Account customer and identify yourself as such at the time of opening. Subject to box availability. Limit of one safe deposit box ("SDB") per Business Priority Banking Checking Account. The SDB contents are not insured by First Hawaiian Bank, the FDIC, or any other government agency. For existing SDB customers, the discount will not be prorated and will apply upon the next billing. The discount cannot be combined with another promotional offer, program, or discount unless stated otherwise.