



ACCOUNT STATEMENT GUIDE

Use this guide as a reference to understand the sections of your new statement and enjoy the convenience of having comprehensive account information at your fingertips.

SUMMARY OF ACCOUNT BALANCES

1 If you've signed up for combined statements, the "Summary of Account Balances" provides a quick snapshot view of your FHB checking account and other FHB savings, money market, certificate of deposit (CD), loan, mortgage or credit card balances. Please refer to your loan, mortgage, or credit card statement for account details. The "Summary of Account Balances" section will not be shown on your statement if you do not have a combined statement. Account descriptions for credit cards, loan accounts and Individual Retirement Account (IRA) accounts will appear different than previously, please refer to the account number referenced if the account type is in question.

STATEMENT OVERVIEW

2 Account Type

Identifies the type of account the statement (or section of the statement) is detailing.

3 Low Balance

The lowest balance in your checking account during the statement cycle.

4 Average Balance

The sum of the daily balance divided by the number of days in the statement cycle.

5 Interest Paid Year To Date

For interest bearing accounts only — shows total interest paid year-to-date.

DAILY ACTIVITY

You will see a breakdown of each transaction that went through your account during the statement cycle. Anything that came out of your account, such as purchases you made, withdrawals or payments you authorized, will be reflected as "subtractions." Any deposits you made, or credits that went into your account will be displayed as "additions". The last column is a running balance after each transaction. Note for business checking accounts: statements will no longer include the Monthly Item Activity section. To calculate the item activity for the statement period add the following: (1) number of checks written, (2) number of deposit tickets submitted, and (3) number of checks deposited.

6 Beginning Balance

The beginning balance of your checking account on the beginning day of the statement cycle.

7 Additions & Subtractions

This shows deposits or credits and withdrawals or debits from your account.

8 Transaction Descriptions

Some transaction descriptions and abbreviations may be slightly different than in the past. For example, "Funds Transfer" and "Direct Deposit" will now display as "Preauthorized Trnsfr".

9 Ending Totals

The ending balance of your checking account on the ending day of the statement cycle.

First Hawaiian Bank																															
Last statement: February 1, 2022 This statement: February 28, 2022 Total days in statement period: 28																															
Page 1 of 2 0001234567 (0) Number of enclosure items																															
Direct inquiries to: (808) 844-4444 or Toll Free (888) 844-4444																															
Main Banking Region 999 Bishop St Honolulu HI 96813																															
1 SUMMARY OF ACCOUNT BALANCES																															
<table><thead><tr><th>Account</th><th>Number</th><th>Ending Balance</th></tr></thead><tbody><tr><td>Priority Banking Platinum</td><td>0001234567</td><td>\$101,824.79</td></tr><tr><td>Regular Savings</td><td>0003456789</td><td>\$8,390.64</td></tr><tr><td>Christmas Club</td><td>9876543210</td><td>\$50.00</td></tr><tr><td>Loan Summary*</td><td>00087654321</td><td>\$172,693.15</td></tr><tr><td>Credit Card*</td><td>5297123456789101</td><td>\$0.00</td></tr><tr><td>Mortgage*</td><td>1098765</td><td>\$29,587.56</td></tr></tbody></table>		Account	Number	Ending Balance	Priority Banking Platinum	0001234567	\$101,824.79	Regular Savings	0003456789	\$8,390.64	Christmas Club	9876543210	\$50.00	Loan Summary*	00087654321	\$172,693.15	Credit Card*	5297123456789101	\$0.00	Mortgage*	1098765	\$29,587.56									
Account	Number	Ending Balance																													
Priority Banking Platinum	0001234567	\$101,824.79																													
Regular Savings	0003456789	\$8,390.64																													
Christmas Club	9876543210	\$50.00																													
Loan Summary*	00087654321	\$172,693.15																													
Credit Card*	5297123456789101	\$0.00																													
Mortgage*	1098765	\$29,587.56																													
* Your credit card, mortgage and/or loan balance(s) listed above may not reflect recent transactions. Please refer to your mortgage, loan, or credit card statement for specific details.																															
2 Priority Banking Platinum																															
<i>INTRODUCING OUR NEW ACCOUNT STATEMENT! THIS NEW FORMAT MAKES IT EASIER TO READ AND WILL HELP YOU TO FIND IMPORTANT INFORMATION QUICKLY.</i>																															
<table><thead><tr><th>Account number</th><th>0001234567</th></tr></thead><tbody><tr><td>3 Low balance</td><td>\$99,473.40</td></tr><tr><td>4 Average balance</td><td>\$100,888.05</td></tr><tr><td>5 Interest paid year to date</td><td>\$4.72</td></tr></tbody></table>		Account number	0001234567	3 Low balance	\$99,473.40	4 Average balance	\$100,888.05	5 Interest paid year to date	\$4.72																						
Account number	0001234567																														
3 Low balance	\$99,473.40																														
4 Average balance	\$100,888.05																														
5 Interest paid year to date	\$4.72																														
DAILY ACTIVITY																															
<table><thead><tr><th>Date</th><th>Descriptions</th><th>Additions</th><th>Subtractions</th><th>Balance</th></tr></thead><tbody><tr><td>6 02-01</td><td>Beginning balance</td><td></td><td></td><td>\$99,473.40</td></tr><tr><td>8 02-13</td><td>Preauthorized Trnsfr SSA TREAS 310 XXSOC SEC JOSEPH E ALOHA</td><td>2,601.20</td><td></td><td>102,074.60</td></tr><tr><td>02-21</td><td>Check 3021</td><td></td><td>251.30</td><td>101,823.30</td></tr><tr><td>02-28</td><td>Interest credit</td><td>1.49</td><td></td><td>101,824.79</td></tr><tr><td>9 02-28</td><td>Ending totals</td><td>2,602.69</td><td>251.30</td><td>\$101,824.79</td></tr></tbody></table>		Date	Descriptions	Additions	Subtractions	Balance	6 02-01	Beginning balance			\$99,473.40	8 02-13	Preauthorized Trnsfr SSA TREAS 310 XXSOC SEC JOSEPH E ALOHA	2,601.20		102,074.60	02-21	Check 3021		251.30	101,823.30	02-28	Interest credit	1.49		101,824.79	9 02-28	Ending totals	2,602.69	251.30	\$101,824.79
Date	Descriptions	Additions	Subtractions	Balance																											
6 02-01	Beginning balance			\$99,473.40																											
8 02-13	Preauthorized Trnsfr SSA TREAS 310 XXSOC SEC JOSEPH E ALOHA	2,601.20		102,074.60																											
02-21	Check 3021		251.30	101,823.30																											
02-28	Interest credit	1.49		101,824.79																											
9 02-28	Ending totals	2,602.69	251.30	\$101,824.79																											

CHECKS

10 All checks that were processed during the statement cycle will appear in check number order.

INTEREST INFORMATION - Personal Accounts Only

11 **Annual Percentage Yield Earned (APYE)**
The Annual Percentage Yield Earned during the statement cycle.

12 **Interest-Bearing Days**
Number of days interest is calculated.

13 **Average Balance for APYE**
Average Balance of your checking account for Annual Percentage Yield Earned calculation for the statement cycle.

14 **Interest Earned**
For interest bearing accounts only — interest earned for this statement cycle.

OVERDRAFT/NON-SUFFICIENT FUNDS (NSF) RETURN ITEM FEES - Personal Accounts Only

15 **Total Overdraft Fees**
The total dollar amount of overdraft fees charged to your account for this statement cycle and total year-to-date overdraft fees charged to your account.

16 **Total NSF Return Item Fees**
The total NSF Return Item Fees charged to your account for this statement cycle and total year-to-date NSF Returned Item Fees charged to your account.

JOSEPH E ALOHA February 28, 2022			Page 2 of 2 0001234567
10 CHECKS			
Number 3021	Date 02-21	Amount 251.30	Number
INTEREST INFORMATION			
11 Annual percentage yield earned (APYE)	0.02%		
12 Interest-bearing days	28		
13 Average balance for APYE	\$100,888.05		
14 Interest earned	\$1.49		
OVERDRAFT/NSF RETURN ITEM FEES			
	Total for this period	Total year-to-date	
15 Total Overdraft Fees	\$0.00	\$0.00	
16 Total NSF Return Item Fees	\$0.00	\$0.00	