

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.



JOSEPH E ALOHA
MICHAEL K ALOHA
123 MAHALO WAY
HONOLULU HI 96813

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

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

INTRODUCING OUR NEW ACCOUNT STATEMENT! THIS NEW FORMAT MAKES IT EASIER TO READ AND WILL HELP YOU TO FIND IMPORTANT INFORMATION QUICKLY.

Account number	0001234567
Low balance	\$99,473.40
Average balance	\$100,888.05
Interest paid year to date	\$4.72

DAILY ACTIVITY

Date	Descriptions	Additions	Subtractions	Balance
02-01	Beginning balance			\$99,473.40
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
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	Date	Amount
3021	02-21	251.30

Number	Date	Amount
--------	------	--------

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
16	Total NSF Return Item Fees	\$0.00