

CONVENIENCE SERVICES



Welcome to Convenience Banking

First Hawaiian Bank offers you many ways to bank faster and easier than ever.

With our full range of phone, ATM, bank card and electronic services, including online and mobile banking, you can bank with us anyway, anywhere, anytime.

PHONE BANKING

Bank from the convenience of your home, office or anywhere you have access to a phone by calling YesLineSM (24-Hour Customer Service), Home By PhoneSM and Loan By PhoneSM.

YesLine (24-Hour Customer Service)

To reach YesLine on Oahu, call 844-4444 (Neighbor Islands, Continental U.S., Guam and CNMI, call toll free (888) 844-4444). For automated touchtone service, listen to the menu prompts and make your selection. You will be asked to enter your Personal Identification Number (PIN). If you don't have a YesLine PIN, simply visit any conveniently located branch, present a picture ID, and we will have a PIN mailed to you.

Use YesLine to get information on:

- Checking (including checks cleared), Savings and MaxiMizerSM accounts
- Credit Cards
- Loans
- Interest Rates

You can also speak to a customer service representative.

Home By Phone/Loan By Phone

We offer convenient ways to apply for loans. Our representatives are ready and available to take your applications over the phone.

Use Home By Phone to:

Prequalify for a residential mortgage loan by calling 643-HOME (4663). Available to Hawaii residents only.

Use Loan By Phone to:

Apply for a personal loan, credit line or credit card by calling 643-LOAN (5626) from anywhere in Hawaii or 477-LOAN (5626) from Guam and (800) 403-7167 from CNMI.

24-Hour Mortgage Information

Call our Televoice service at 844-4178 (or toll-free (800) 362-7606) to get basic account information 24 hours a day, seven days a week (except for 2-3 hours during our nightly processing). You can go through our automated Voice Response Unit (VRU) or talk to a customer service representative or loan counselor during normal business hours.

24-HOUR ATM BANKING

Get cash 24/7 from more than 275 First Hawaiian Bank ATMs throughout Hawaii, Guam and CNMI, or at ATMs worldwide

displaying the STAR[®], Cirrus[®], Maestro or MasterCard[®] symbols. You can also stop by select branch ATMs to make deposits, transfer funds between accounts, or make loan payments to First Hawaiian Bank accounts.

Use our full-service branch ATMs to:

- Withdraw cash
- Get your account balance
- Get an interim checking account mini statement
- Make deposits
- Transfer funds between accounts¹
- Make First Hawaiian Bank loan and credit card payments

Use any of our CashExpress branch ATMs or non-branch First Hawaiian Bank ATMs to:

- Withdraw cash
- Get your account balance
- Transfer funds between accounts¹

ELECTRONIC BANKING

Bank electronically and your monthly transfers to your savings account or payments to First Hawaiian Bank, utilities, cable service and department stores can be done automatically. For more information on how to sign up, call YesLineSM (24-Hour Customer Service) or visit any branch.

Direct Deposit

Have your salary, retirement or Social Security income deposited directly into your savings or checking account. No more standing in lines and worrying about making a deposit when you're traveling or can't get to a branch.

Automatic Transfers

Transfer funds into your savings, MaxiMizer, Money Market CheckingSM or retirement savings account on a regular basis from your First Hawaiian checking account.

BANK CARD & ATM CARD BANKING

Use a credit card or a debit card instead of cash or checks to make purchases at merchants worldwide. Our credit cards offer benefits like travel rewards, your color photo on the back of the card to protect against fraudulent use, and much more.

What you can do with your bank card:

- Get cash at over one million ATMs worldwide displaying the STAR[®], Cirrus[®], Maestro or MasterCard[®] symbols
- Use your First Hawaiian Bank credit card or debit card at merchants worldwide
- Use a credit or debit card to replace check-writing for your everyday purchases
- Use an ATM card or debit card to make purchases at over one million merchants displaying the MasterCard[®] symbol

¹ A specially encoded bank card is needed to transfer funds between accounts.



ONLINE AND MOBILE BANKING

First Hawaiian Bank's online and mobile banking options offer you a world of choices that will save you time, get you organized and put you in control of your finances. With 24/7 access via your computer or mobile device, you can bank whenever you want and wherever you are. Visit fhb.com for information on our products and services, as well as to open a new account and/or manage your existing First Hawaiian Bank accounts.

What Can You Do?

Apply for and Open Accounts:

- Checking, Savings and CD accounts
- Personal Loans and Lines of Credit
- Small Business Loans and Lines of Credit
- Home Equity Lines of Credit
- Credit Cards

Manage Your Accounts:

With **FHB Online**[®], get secure and convenient banking 24/7 that allows you to:

- View balances and recent transactions
- View cleared checks
- Access your checking, savings and credit card statements
- Transfer funds between your FHB accounts and your accounts at other banks
- Pay bills or send money to other people electronically²
- Download transactions to Quicken[®] or QuickBooks^{®2}

For information on how to enroll in FHB Online, visit www.fhb.com/online-enroll.htm

Additionally, with **FHB Mobile Banking**, you can bank on-the-go, anytime, anywhere from your mobile phone or device³. You can:

- View balances and recent transactions
- Transfer funds
- Pay bills
- Deposit checks by submitting photos via the FHB mobile app
- Locate branches and ATMs

Plus, you have the flexibility to choose between three different modes: Text Banking⁴, Mobile Web and Downloadable App for iPhone[®], iPad[®] and Android[™].

Visit us at www.fhb.com/mobile. For questions or support call FHB Online Customer Service at 643-4343 or (888) 643-4343 from the Continental U.S., Guam and CNMI.

ONLINE CASH MANAGEMENT SERVICES FOR BUSINESSES

For those businesses looking for electronic solutions, we offer web-based treasury management services with a package of powerful services to provide businesses with the ultimate in convenience. With Web Cash Manager, you can access account balances and

transactions, do wire transfers, initiate stop payments, process internal transfers between your First Hawaiian Bank accounts, originate ACH transactions and retrieve images of checks and deposits.

To learn more, visit our one of our conveniently located branches or call our Business Services Sales Department on Oahu at 844-3258 or (800) 336-0542 from the Neighbor Islands, Guam or CNMI.

BRANCH BANKING

Your local branch offers personalized, full-service banking in a comfortable environment. We also offer special Private Banking, Priority BankingSM and Personal Banking services for our best customers. Safe deposit box services are available at most branches to safeguard your valuables and important documents. With 62 branches throughout Hawaii, Guam and CNMI, anyone can enjoy the convenience of using a First Hawaiian Bank ATM or talking with a loan officer or investment specialist all under one roof!

Just some of the things you can do at a First Hawaiian Bank branch:

- Open a new First Hawaiian Bank account
- Apply for a loan or line of credit
- Buy or sell investment products^{5,7}
- Buy personal or business insurance^{5,6,7} (including long-term care insurance)
- Purchase official bank checks, traveler's checks, money orders, or savings bonds
- Send or receive wire transfers
- Transfer funds between First Hawaiian Bank accounts
- Pay your First Hawaiian Bank credit card or loan account
- Make deposits
- Cash checks
- Check account balances
- Withdraw cash
- Talk to a financial expert
- Rent a safe deposit box ^{5,8}

IMPORTANT NUMBERS

YesLine (24-Hour Customer Service)..... **844-4444**
Neighbor Islands, Continental U.S., Guam and CNMI:
(888) 844-4444

Business Services..... **844-3258**
Neighbor Islands, Continental U.S., Guam and CNMI:
(808) 336-0542

FHB Online[®] and Mobile Banking **643-4343**
Continental U.S., Guam and CNMI: (888) 643-4343

Home By Phone **643-HOME (4663)**
(Hawaii residents only)

Loan By Phone **643-LOAN (5626)**
Guam: 477-LOAN (5626)
CNMI: (800) 403-7167

Mortgage Information (Televoice) **844-4178**
Toll-free: (800) 362-7606

TTY/TDD **848-5491**
Continental U.S., Guam and CNMI: (800) 228-6181

² See Terms and Conditions of FHB Online Services for details including potential fees.

³ Must be enrolled in FHB Online and have a mobile device with Internet access to use FHB Mobile Banking. See FAQs in the "Downloadable Application" section of fhb.com/mobile for Mobile Deposit eligibility requirements. Checks deposited via Mobile Deposit are treated as deposits by mail for funds availability purposes. See Terms and Conditions of FHB Online Services for more details.

⁴ Text Banking not available in Guam or CNMI.
iPhone and iPad are registered trademarks of Apple Inc.
Android is a trademark of Google Inc.

⁵ Not available at all branches.

⁶ Not available on Guam and CNMI.

⁷ Investment, Annuity, and Insurance products are: Not Insured by FDIC or any government agency • May lose value • Not a deposit • Not guaranteed by First Hawaiian bank

⁸ Safe deposit box contents are not insured by First Hawaiian Bank, the FDIC or any other government agency.