

Equity FirstLine PlusSM

▶ *A Smart Way to Pay for a Great Education*



Introductory Rate

0.75% APR¹
Fixed for 1 year

5.32% APR¹
Current variable rate as of 3/1/17

Fixed Rate Lock

3.50% APR²
Fixed for 5 years

Other lock rates and terms available

The Right Choice with Unlimited Possibilities!

The First Hawaiian Bank Equity FirstLine Plus provides a smart, simple and flexible way to pay for any education expenses. You'll enjoy:

- **Great Savings** – Lower rate compared to many other loans and most closing costs waived (Hawaii only)¹.
- **Tax Benefits** – Interest you pay may be tax deductible (contact your tax advisor regarding the deductibility of interest).
- **Peace of Mind** – You'll have fast access to cash whenever you need it.
- **You're in control** – There's no interest charge until you use it, plus with its rate lock option, you have the ability to lock a fixed rate, protecting you from rising interest rates.
- **Local Service** – Convenient and quick, local customer service.

To apply, visit any First Hawaiian Bank Branch or contact:

Nohonani M. K. Leslie

Personal Banking Officer | (808) 525-6224 | nleslie@fhb.com | NMLS ID #466771



First Hawaiian Bank.

IT ALL STARTS WITH YES

^{1/2} See reverse side for important information

Member FDIC
 EQUAL HOUSING LENDER

Important Information:

1. The promotional 0.75%, 1.75%, and 2.75% APR for the variable rate portion of credit line are fixed for 12, 24 and 36 months, respectively, from account opening. After the applicable promotional rate period, the APR for the variable rate portion of credit line may vary and will be adjusted monthly to 1.50 percentage points over an index, which is The Wall Street Journal Prime Rate, except that the APR will never be lower than 4.50% and will never be higher than 19.00% for Hawaii, 18.00% for Guam. The current fully indexed variable APR is 5.32% as of 3/1/17. No discounts apply to the promotional fixed rates. The APR after the promotional period will be 0.25 or 0.35 percentage point lower if you have a personal Priority Banking Checking Account Level 2 or Level 3, respectively. Both the promotional APR and the APR after the promotional rate period will be 0.50 percentage point higher for investors and for lines secured by a second home, and 1.00 percentage point higher for leasehold (owner occupant only) properties. Other adders may apply. You must carry insurance on the property that secures the credit line. For Hawaii, most closing costs are waived if your primary residence, investment property, or second home is used to secure your credit line, unless an ALTA policy, appraisal, trust review or preparation of other legal documents is required. These closing costs are estimated at \$750 – \$3,557 (ALTA policy), \$715 to \$2,285 (appraisal fee), \$260 (trust review fee), and \$225 to \$475 (legal documentation). For Guam, receive \$100 off closing costs, which are estimated at \$665 to \$2,871 (appraisal fee), \$12 (flood determination fee), \$840 to \$2,212 (title report), \$150-\$1,145 (recording fee), \$416 (trust review fee), and \$400 to \$725 (legal documentation). Other closing costs may apply and the fees quoted could be higher, depending on your specific credit line. There is an annual fee of \$100, which is non-refundable and will be charged to your credit line on each anniversary date of your credit line account. The annual fee is waived if you have a personal Priority Banking Checking Account Level 3 at the time the fee is assessed. Offer subject to credit approval and good for new approved Equity FirstLine Plus applications received from 3/1/17 to 4/30/17. Credit line account must be opened within 60 days of application date. Refinancing of existing First Hawaiian Bank loans, lines of credit or credit cards, and Equity FirstLine Plus locks, personal lines of credit, and lines to purchase and install a new photovoltaic system, do not qualify for the rate offer. Only credit lines secured by Hawaii and Guam properties are eligible. Cannot be combined with other special rates or promotions.

2. Promotional 3.50% APR shown available for 5-year fixed rate lock advances made from 3/1/17 to 4/30/17. Applicable rate adders and restrictions apply. Other fixed rate lock terms of 1, 3, 7, or 10 years available. Fixed rate lock term may not exceed the remaining time left for the credit line. The annual percentage rate (APR) for each fixed rate lock option is fixed and will not change during the fixed rate lock term. Maximum five (5) fixed rate lock advances per credit line. Minimum credit advance \$5,000, up to the lesser of the credit limit or the maximum advance in effect at the time of lock. If fixed rate lock advance is not paid in full by the end of the fixed rate lock term, the outstanding amount is automatically converted to a variable rate advance. Fixed rate lock shown available for qualified owner-occupant loans. For example, based on a fully amortized 5-year fixed rate locked loan of \$40,000 at 3.45% interest rate / 3.50% APR, you will make 60 monthly principal and interest payments of \$726.77. Other payment options are available. For example, if you choose the 20-year amortization payment option for the same loan, you will make 59 monthly principal and interest payments of \$230.96, followed by a single balloon payment of \$32,418.29.

For current rates, promotions, and other financing options, visit FHB.com.

