

First Hawaiian Bank's New Next-Generation Waiakea Branch Debuts Innovative Technology to Transform the Customer Banking Experience

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First bank in Hawaii to offer Video Teller Machine Technology

(Honolulu, Hawaii, November 24, 2014) First Hawaiian Bank's new Waiakea Branch in the Prince Kuhio Plaza Mall in Hilo, which opened for business today, represents the next-generation of branch design for First Hawaiian Bank with the introduction of innovative video teller technology, the first of its kind in Hawaii, that will greatly enhance the customer experience, according to an announcement today by Chairman, President and CEO, Bob Harrison.

In a bold move that integrates video teller technology, image enabled ATMs and a biometric entry system to provide customers wider choices in how they wish to engage in banking activities, First Hawaiian Bank has designed its new Waiakea Branch with self-service options that ultimately puts the customer in control of their banking experience.

"Our Waiakea Branch ushers in a new era of branch design. We have created a more open physical space and incorporated technology that will allow customers to choose how they want to do their banking," said Harrison. "We know our customers use multiple channels, the branch, online or through their mobile devices. We want to provide technologies that allow our customers to bank with us across all channels to provide a convenient banking experience that suits their lifestyle."

Video Teller Technology

First Hawaiian Bank is the first bank to introduce Video Teller machine technology to Hawaii. Two Video Teller machines will allow customers to speak with an off-site First Hawaiian Bank teller via live video conferencing during extended banking hours of Monday through Friday from 7:00 a.m. to 6:00 p.m. Customers will be able to complete typical branch transactions through the new video teller machines including:

- Cash checks and receive exact amount (including coins)
- Withdraw cash from savings or checking account in a variety of denominations (\$1, \$5, \$20 and \$100)
- Make loan, credit card or mortgage payments
- Check balances on checking, savings or credit card account

Image Enabled ATMs

Two image enabled ATMs, stationed at the front of the Waiakea Branch provide customers 24/7 access to their accounts. Image enabled ATMs eliminate the need for deposit envelopes. These ATMs will scan and create an image of checks being deposited, which can then be printed onto the ATM receipt. These next-generation ATMs allow customers to: withdraw cash from savings or checking, request credit card cash advance, deposit checks and cash, make transfers between checking and savings accounts, and print out mini-statements.

Biometric Self-Service Entry System

Safe deposit box customers will use a biometric system that requires a scan of the customer's hand to gain entry into the safe deposit area.

Additionally, bank staff will be available to assist customers who prefer personalized service. Banking hours will be on Monday through Thursday from 8:30 a.m. to 4:00 p.m. and Friday from 8:30 a.m. to 6:00 p.m. Free Wi-Fi will be available for customers during these banking hours. Saturday banking will continue to be available at FHB's Hilo Branch located in the Hilo Shopping Center at 1205 Kilauea Avenue.

The Waiakea Branch replaces the Kamehameha Branch which officially closed on Friday November 21, 2014. Located at 111 East Puainako Street, Building F in the retail location formerly occupied by Blockbuster Video, the 6,000 square foot Waiakea Branch has ample parking available and offers customers a full complement of personal, business and private

banking services, as well as investments, insurance and wealth advisory services.

As part of the grand opening celebration on Monday November 24, 2014, the bank will have prize giveaways, refreshments, and offer specials on products and services through the end of December 2014.

Chuck Erskine, vice president and area manager, will serve as the Waiakea branch manager. Former Kamehameha branch manager Don Kouchi will replace Chuck Erskine as the Hilo branch manager.

FHB opened the original Hilo Branch in 1910 and has been serving the Big Island community for over 104 years with 8 convenient branch locations: Hilo, Honokaa, Kamuela, Kealahou, Kona, Pahoa, Waiakea and Waikoloa.

First Hawaiian Bank (www.FHB.com) with \$18.1 billion in total assets was founded in 1858 and is Hawaii's oldest and largest bank. It operates 57 branches in Hawaii, three on Guam and two in the CNMI.