

## **First Hawaiian Bank Becomes First Local Bank to Offer CD Account Openings Online**

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(HONOLULU, Hawaii, October 15, 2012) – In a move that could attract customers from across the nation, First Hawaiian Bank has become the first Hawaii-based bank to offer Certificates of Deposit account openings online, according to an announcement today by Bob Harrison, president and CEO of First Hawaiian Bank.

The new product offering is available through FHB Direct, the bank's online account opening service. It lets consumers open a savings, checking or CD account, which the bank calls *e*CDs, 24/7 without going into a branch. The entire secure process can be done in minutes. To open an *e*CD account online you must be a U.S. citizen, 18 years of age or older, and reside in the U.S., Guam or CNMI. Funding the new online account with a minimum of \$500 can be done through electronic transfer or by mailing in a check. When First Hawaiian Bank launched FHB Direct in 2008, it was the first Hawaii bank to offer online account openings for deposit products.

"With the introduction of online *e*CDs, we are expanding the scope of products and services offered through FHB Direct as well as our state-of-the-art online and mobile banking services," said Harrison. "FHB Direct is a safe, fast and easy way to open accounts online from most anywhere using your computer, smartphone or tablet. Together with FHB Online and FHB Mobile, customers can manage their finances on-the-go safely and securely anytime, from anywhere."

FHB Direct, FHB Online, FHB Mobile and FHB's ATM networks are all part of First Hawaiian's commitment to provide the ultimate in 24/7 banking convenience.

First Hawaiian has a long history of offering electronic convenience to customers. It was the first bank in Hawaii to offer full service ATMs as well as Internet banking via the computer. More recently, the bank became the first financial institution in Hawaii to offer both eStatements and CheckImage, services that give customers online access to their account statements as well as images of cleared checks. First Hawaiian was also the first local bank to provide an automated online credit application process that provides a decision on certain credit applications in seconds. Customers can apply for credit cards, personal loans and lines and business loans 24/7 through [www.fhb.com](http://www.fhb.com).

Customers may also sign up for free FHB Online which allows them the convenience of managing nearly all their banking accounts online anytime. The customer can transfer and monitor loan and deposit balances, see their ATM and credit card transactions, and view and print copies of their cancelled checks and checking account statements online. Bill payment service can also be added for a small fee.

First Hawaiian Bank ([www.fhb.com](http://www.fhb.com)) with assets of \$16.1 billion assets was founded in 1858 and is Hawaii's oldest and largest bank. It has 58 branches in Hawaii, three on Guam and two on Saipan.