

NEWS RELEASE

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First Hawaiian Bank

FIRST HAWAIIAN BANK WILL WAIVE FEES FOR NON-CUSTOMERS CASHING ANY CARES ACT STIMULUS CHECKS

FHB offers this service to FHB customers and non-customers alike

GUAM -- First Hawaiian Bank (FHB) today announced it will cash any CARES ACT stimulus check with no fees assessed, whether the bearer is an FHB customer or not. The federal government has stated that in late April it will begin mailing paper checks to qualifying U.S. citizens who filed tax returns in 2018 or 2019.

Many within our community do not have banking relationships that enable them to quickly and inexpensively cash these checks, and these people often are the most vulnerable and most likely to be affected by recent job losses. FHB's goal is to help get this money into people's hands as quickly and easily as possible.

"We want to help all residents avoid fees that may be charged by other check cashing services and gain access to this much-needed cash as soon as possible" said Bob Harrison, First Hawaiian Bank Chairman, President and CEO. "That's why we are waiving all fees associated with cashing this stimulus check, whether they are a First Hawaiian Bank customer or not. It's just the right thing to do."

Individuals who receive a CARES ACT stimulus check can cash it any available First Hawaiian Bank Branch during regular business hours. FHB Customers may also deposit their check using an FHB ATM and deposit remotely through FHB Mobile.

For questions regarding the CARES ACT and any of its programs, please contact your banker to see how you can benefit.

About First Hawaiian Bank

First Hawaiian Bank (www.FHB.com) was founded in 1858 as Bishop & Co., and is Hawaii's largest bank offering consumer and business customers a comprehensive suite of financial services, including online and mobile banking services, deposits, lending, merchant services, wealth management, insurance and credit cards. The bank has 53 branch locations in Hawaii, three on Guam and two in Saipan. First Hawaiian, Inc. (NASDAQ: FHB) is the parent company of First Hawaiian Bank.

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