



Let's auto-save before we auto- spend.

You can't spend what you don't see. Make savings automatic with recurring transfers so you save first—then spend only what's left over. Ready to start checking off your milestones? **It all starts with Yes.**



YESSAVINGS SM

- Ideal if you want a premium interest rate¹ with some flexibility to access your funds² and/or are saving for a specific purpose and need a program to get you there **LEARN MORE**
- Minimum opening deposit of \$100 (\$5 with Direct Deposit)
- No monthly service charge if you maintain a \$500 minimum daily balance or if you earn the premium YesSavings rate - Otherwise \$5.00
- FREE online banking - view your balance and transaction detail online and transfer funds between your FHB accounts³