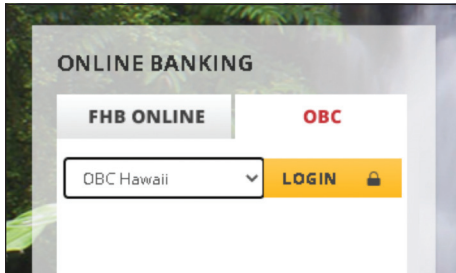
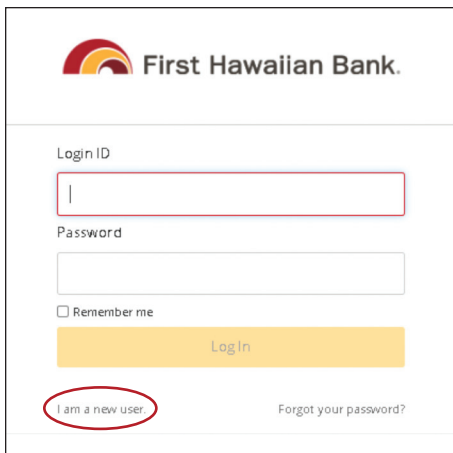


ACCOUNT ANALYSIS FIRST TIME LOGIN INSTRUCTIONS

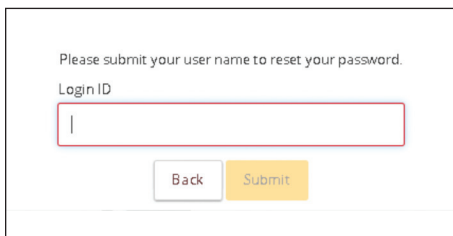
1. Go to **www.fhb.com**, select OBC and select your Region, click **Login**.



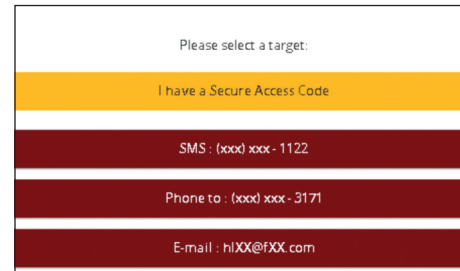
2. Click **I am a new user**.



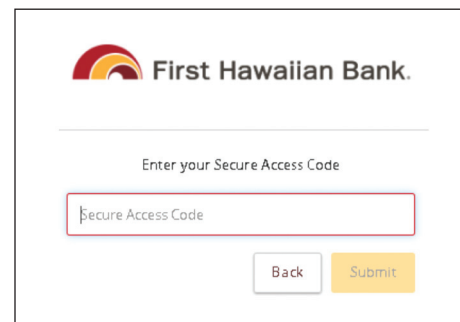
3. Enter your account analysis login (your login is the same as the old system).



4. You will be asked to select an e-mail or phone number to receive a secure code.



5. You will receive a code via the selected contact method. Please enter that code and click **Submit**.



6. Please select a new password and type it again to confirm. Click **Submit**.

