

The following discounts are for Territorial Savings Bank customers. Discounts shown may not be used in conjunction with any other discounts or special offers. Territorial Savings Bank tries to keep all details accurate and up-to-date. If you should find any discrepancies, please report them to us at (808) 946-1400. Thank you.

CAR RENTAL

BUDGET RENT A CAR (HAWAII)

Special rate of \$33.95 for a compact car with air, good on Oahu, Maui, Kauai and Hawaii at major island airports, based on availability. Optional protection available. Budget's Free Gift coupons are available online at www.budget.com (Coupons offers free meals, gifts, and admissions to some of Hawaii's top attractions, subject to availability). Please call 1-800-777-0169 for reservations and ask for the Territorial Savings Bank Special BCD#U091911. Special rate valid January 1, 2010 through December 15, 2010.

HOTELS AND RESORTS (HAWAII)

MIRAMAR AT WAIKIKI

Aloha e na kama'aina - Come back to Waikiki, we miss you!

"Waikiki's best value" with special Territorial Savings Bank customers room rates starting at \$74 through December 20, 2010. This is 10% off of our published Kama'aina Rates. The Hotel is centrally located next to the International Marketplace on Kuhio Avenue, and 1-1/2 blocks from the beach. Our beautifully renovated guest rooms create a warm and welcoming atmosphere, your home away from home.

Also receive 15% off meals in Sammy's Restaurant located on the 5th Floor. Other onsite restaurants add to your Miramar experience. Plus validated parking on property is only \$14 a day. Spacious guest rooms feature refrigerator, coffee/tea maker, in-room safe and free HBO. Room rate is based on single or double occupancy and subject to 12.962% Hawai'i State tax (13.962% effective July 1, 2010). For reservation from O'ahu, please call 926-8505; all other islands, call 1-800-367-2303 and use reservation number TS21.

ASTON HOTELS & RESORTS

Aston Hotels & Resorts invites Territorial Savings Bank customers to choose from 27 Hotels and Condominium Resorts at **SPECIAL** membership rates effective from January 1, 2010. Phone: 1-800-775-4228, web: www.AstonHotels.com and for on-line bookings: Corporate access code: TERX

Territorial Savings Bank customers staying at any Aston hotel or condominium resort also enjoy member benefits including: complimentary upgrade, free high speed internet access, free local phone calls, free newspaper and other added amenities at participating properties.

OAHU rates start from:

HOTELS

Aston Waikiki Joy Hotel	\$95
FREE Continental Breakfast, FREE Safe Usage	
Aston Waikiki Circle Hotel	\$88
FREE Safe Usage	
Aston Waikiki Beach Hotel	\$122
FREE Breakfast on the Beach, FREE late check out, FREE welcome amenity, Twice Daily Housekeeping	
Aston at the Executive Centre Hotel	\$125
FREE Safe Usage, Discounted Parking, FREE Continental Breakfast	

CONDOMINIUMS

Aston Pacific Monarch	\$105
Aston at the Waikiki Banyan	\$115
FREE Coffee, FREE Safe Usage, FREE late check out, FREE welcome amenity	
Aston Waikiki Sunset	\$113
FREE Parking	
Aston Waikiki Beach Tower	\$286
FREE Parking, FREE Safe Usage, Twice Daily Housekeeping	

MAUI rates start from:

HOTELS

Aston Maui Lu	\$85
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CONDOMINIUMS

Aston at the Maui Banyan	\$107
FREE coffee and welcome amenity	
Aston Paki Maui (2-night minimum stay)	\$127
Aston Maui Hill	\$148
FREE coffee, welcome amenity, daily turndown service and groceries discount	
Aston at Papakea Resort	\$134
Aston Kaanapali Shores	\$125
Aston Mahana at Kaanapali (3-night minimum stay)	\$187
The Whaler on Kaanapali Beach (2-night minimum stay)	\$230

KAUAI rates start from:

HOTELS

Aston Islander on the Beach	\$95
FREE Coffee	
Aston Aloha Beach Hotel	\$90
FREE Parking & Newspaper (except Sunday)	
Aston Kauai Beach at Maka'iwa	\$99
(Parking, High speed internet, 10% discount Voyager Grille, 15% discount Pua Day Spas, Incoming/Outgoing fax service, laundry detergent and daily newspaper (except Sunday), 2 cups coffee, in room safe and Resort fee included in rate).	
Aston Waimea Plantation Cottages	\$151
FREE Coffee	

CONDOMINIUMS

Aston at Poipu Kai	\$125
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BIG ISLAND-KONA rates start from:

CONDOMINIUMS (FREE Parking, washer/dryer)

Aston Shores at Waikoloa	\$154
Aston Waikoloa Colony Villas	\$162
Aston Kona by the Sea	\$158

SOUTH LAKE TAHOE, CALIFORNIA rates start from:

CONDOMINIUMS

Aston Lakeland Village	\$83
FREE Newspaper, FREE Parking, FREE Continental Breakfast (ski season), FREE Lakeland shuttle to Heavenly Ski Resort and area shops and restaurants	

SUN VALLEY, IDAHO rates start from:

CONDOMINIUMS

Aston Hotels & Resorts Sun Valley	\$95
FREE high-speed Internet access, FREE shuttle to/from airport, FREE local phone calls, FREE town bus service	

For Reservations or information: Please mention "Territorial Savings" when making your Reservation. Rates valid until January 1, 2011. Subject to availability. Restrictions may apply. Applicable taxes will be added of 12.4167% for Maui, Kauai and Big Island (Kona), 12.96% for Oahu, 10% for Lake Tahoe and 10-11% tax for Sun Valley.

STARWOOD HOTELS AND RESORTS

Hawaii Hoku Preferred Special from January 4, 2010 until December 25, 2010

Rate Code: HIHOKUK (Kama'aina Only)

Website: <http://www.starwoodhawaii.com/IIHOKUK>

Sheraton Waikiki (808) 921-4610

City View \$179.00 • Ocean Front \$199.00

Royal Hawaiian* (808) 921-4620 *Reservations available from February 2009

Garden View \$260.00 • Royal Ocean \$290.00 • Tower Ocean \$335.00

Moana Surfrider (808) 921-4640

City \$199.00 • Banyan Ocean \$260.00 • Tower Ocean \$305.00

Partial Ocean (Tower) \$260.00

Princess Kaiulani (808) 921-4630

City \$125.00 • High Ocean \$140.00

*HIHOKUK must require proof of residency upon check in.

Includes in the HIHOKUK rates & categories above:

- Complimentary daily self parking (one per room)
- Early 2pm check in and late 2pm check out
- 25% food discount at selected outlets

Rate Code: HIHOKU (Non-Kama'aina)

Website: <http://www.starwoodhawaii.com/IIHOKU>

Sheraton Waikiki (808) 921-4610

City View \$190.00 • Ocean Front \$235.00

Royal Hawaiian* (808) 921-4620 *Reservations available from February 2009

Garden View \$300.00 • Royal Ocean \$400.00 • Tower Ocean \$325.00

Moana Surfrider (808) 921-4640

City \$225.00 • Banyan \$315.00 • Ocean Front \$345.00

Partial Ocean (Tower) \$300.00

Princess Kaiulani (808) 921-4630

City \$125.00 • Partial Ocean \$140.00 • High Ocean \$150.00

* Deposit and Cancellation Policy: A one night deposit or credit card number is required to guarantee the reservation. Cancellation must be made 72 hours prior to arrival day to avoid a one night penalty. All reservations are based upon availability and blackout dates may apply. Room rates are subject to an occupancy tax of 8.25% and local tax of 4.712% (Note: starting July 1, 2010, occupancy tax will change to 9.25%. Hawaii State Tax will remain at 4.712%. All taxes are subject to change without notice).

PRINCE RESORTS HAWAII

ROOMS Guests must ask for the KAMTERRI (Territorial Savings Bank Kamaaina Promotion) to receive room and daily \$10 resort credit, starting from \$139 at selected hotels. Valid at: Hawaii Prince Hotel Waikiki, Hapuna Beach Prince Hotel and the Mauna Kea Beach Hotel. Restrictions include: Guest must request promotion at time of reservation, present photo ID proof of Hawaii residency, and present Territorial brochure upon check in. Based on availability; single/double occupancy. Valid March 1, until December 22, 2010 inclusive. Some restrictions apply.

GOLF Golfers receive \$10 off standard Kamaaina rate including one (1) bucket of range balls when a guest purchases one (1) round of golf at the standard Kamaaina rate. Valid at Hawaii Prince Golf Club and Hapuna Golf Course only. Guest must request promotion at time of reservation, present photo ID proof of Hawaii residency, and present brochure upon check in. One bucket of balls per Territorial customer. Not valid with any other special rates or offers. Valid March 1 - Dec. 22, 2010 inclusive. Some restrictions apply.

FOOD & BEVERAGE 20% discount off food at the following restaurants: Prince Court at the Hawaii Prince Hotel Waikiki, Coast Grille at the Hapuna Beach Prince Hotel, Manta and Pavilion Wine Bar at the Mauna Kea Beach Hotel. Restrictions include: Guest must present brochure offer. Discount is valid for food only and for a maximum of six people per table. One brochure per table. May not be combined with any other discounts or promotions. For your convenience, a 15% gratuity will be added to the check based on total prior to discount. Valid Dates: March 1 - December 22, 2010 inclusive.

For reservations or information please call 808-944-4422.

Or toll free, 1-866-Prince-6 (1-866-774-6236).

PACIFIC BEACH HOTEL

Pacific Beach Hotel is located in Waikiki steps from the beach
Rates start at **\$109.00**.

The **\$109.00** rate includes the following:

- Partial Ocean View Room
- 2PM late check out (based on availability)

Offer is based on 1 to 4 people with existing bedding. Subject to availability, applicable taxes, change without notice and cannot be combined with any other offer. Valid Hawaii or Military ID required at time of check in. Other restrictions may apply, please call us at 923-4511 for details and reservations. Mention "Territorial Savings". From neighbor islands, call us toll free at 1-800-367-6060.

PAGODA HOTEL AND TERRACE

Pagoda Hotel and Terrace is located behind Ala Moana shopping center, only minutes from shopping. Rates start at **\$77.00**.

The **\$77.00** rate includes:

- Standard Hotel Room
- Free parking

Offer is based on 1 to 2 people with existing bedding. Subject to availability, applicable taxes, change without notice and cannot be combined with any other offer. Valid Hawaii or Military ID required at time of check in. Other restrictions may apply, please call us at 923-4511 for details and reservations. Mention "Territorial Savings". From neighbor islands, call us toll free at 1-800-367-6060.

OUTRIGGER HOTELS

OAHU PROPERTIES

Ala Moana Hotel.....Room rates start from \$99.00

- Free high-speed Internet access in guestrooms
- 20% discount on self parking
- 30% discount on valet parking
- Free use of fitness center

Outrigger Reef on the Beach.....Room rates start from \$135.00

- Free high-speed Internet access in guestrooms
- Free wireless Internet access in lobby, meeting rooms and pool area
- Free direct-dial calls to Oahu, neighbor islands, continental U.S. and Canada, and toll free numbers
- Free in-room coffee and tea daily
- 50% discount off parking
- Free use of fitness center (24 hours)
- Late check-out up to 5 p.m. based on availability

Outrigger Waikiki on the Beach.....Room rates start from \$145.00

- Free wireless Internet access in lobby, meeting rooms and pool area
- Free direct-dial calls to Oahu, neighbor islands, continental U.S. and Canada, and toll-free numbers
- Free in-room coffee and tea daily
- 50% discount off parking
- Free use of fitness center (24 hours)
- Late check-out up to 5 p.m. based on availability

Embassy Suites- Waikiki Beach Walk.....Room rates start from \$199.00

- Free full cooked-to-order breakfast buffet from 6:30 to 10 a.m. daily
- Free evening manager's (cocktail) reception with refreshments, light snacks and entertainment from 5:30 to 7:30 p.m.
- Free direct-dial calls to Oahu, Maui, Kauai, Big Island, continental U.S. and Canada (first 30 minutes)
- Free in-suite coffee and tea
- Free use of 24-hour fitness center

Hotel Luana Waikiki.....Room rates start from \$115

- Free in-room high-speed Internet access
- Free wireless Internet access in pool and lobby areas
- Free in-room coffee and tea daily
- Free use of fitness center
- Late check-out up to 5 p.m. on availability

Outrigger Regency on Beachwalk.....Room rates start from \$160.00

- Free in-room high-speed Internet access
- Free morning coffee and afternoon tea in lobby
- Late check-out up to 5 p.m. on availability

Outrigger Waikiki Shore.....Room rates start from \$153.00

- Free in-room coffee and tea daily
- Free local newspaper
- Late check-out up to 5 p.m. on availability

Courtyard by Marriott Waikiki Beach.....Room rates start from \$139.00

- Free use of 24-hour fitness center
- Free local newspaper
- Free in-room coffee and tea daily
- Late check-out up to 5 p.m. on availability

OHANA Waikiki Beachcomber.....Room rates start from \$119.00

- Free wireless Internet access in lobby
- Free use of fitness center

OHANA Waikiki East.....Room rates start from \$89.00

- Free high-speed Internet access in guestrooms
- Free use of fitness center
- Free continental breakfast for one

OHANA Waikiki West.....Room rates start from \$75.00

- Free high-speed Internet access in guestrooms
- Free wireless Internet access in lobby
- Free use of fitness center

OHANA Waikiki Malia.....Room rates start from \$89.00

- Free high-speed Internet access in guestrooms

OHANA Honolulu Airport Hotel.....Room rates start from \$89.00

- 24-hour airport shuttle service
- 50% off parking
- Free in-room coffee and tea daily
- Free use of fitness facility

MAUI PROPERTIES

Outrigger Palms at Wailea.....Room rates start from \$195.00

- Free Parking
- Free in-room coffee and tea daily
- Late check-out up to 5 p.m. based on availability

Outrigger Maui Eldorado.....Room rates start from \$129.00

- Free in-room coffee and tea daily
- Late check-out up to 5 p.m. based on availability

Outrigger Aina Nalu.....Room rates start from \$114.00

- Free in-room coffee and tea daily

Outrigger Royal Kahana.....Room rates from \$145.00

- Free parking
- Free in-room coffee daily

Outrigger Napili Shores.....Room rates from \$133.00

- Free parking
- Free in-room high-speed Internet access
- Free in-room coffee daily
- Late check-out up to 5 p.m. based on availability

KAUAI PROPERTIES

Outrigger Waipouli Beach Resort & Spa.....Room rates from \$128.00

- Free Parking
- Free in-room coffee daily
- Free use of fitness center

Outrigger Kiahuna Plantation.....Room rates from \$150.00

- Free Parking
- Free in-room high-speed Internet access
- Free in-room coffee daily
- Late check-out up to 5 p.m. on availability

Outrigger at Lae Nani.....Room rates from \$155.00

- Free Parking
- Free in-room coffee and tea daily
- Late check-out up to 5 p.m. on availability

BIG ISLAND PROPERTIES

Keauhou Beach Resort.....Room rates start from \$105.00

- Free self-service buffet breakfast
- Free self-service parking
- Free high-speed Internet access
- Free in-room coffee and tea daily
- Free use of fitness center
- Late check-out up to 5 p.m. on availability

Outrigger Royal Sea Cliff.....Room rates start from \$109.00

- Free Parking
- Free in-room coffee and tea daily
- Late check-out up to 5 p.m. on availability

Outrigger Fairway Villas.....Room rates start from \$ 145.00

- Free Parking
- Free in-room coffee and tea daily
- Free use of fitness center
- Late check-out up to 5 p.m. on availability

Outrigger Kanaloa at Kona.....Room rates start from \$133.00

- Free Parking
- Free in-room high-speed Internet access
- Free in-room coffee and tea daily
- Late check-out up to 5 p.m. based on availability

GUAM PROPERTIES

Outrigger Guam.....Room rates start from \$160.00

- Voyager's Club floor upgrade with access to Voyager's Club Lounge (on availability)
- Free Parking
- Breakfast for one served in the Palm Café
- Free in-room coffee and tea daily
- Free shuttle to and from hotel to airport
- Free use of fitness center

Ohana Oceanview Guam.....Room rates start from \$74.00

- Free Parking
- Breakfast for one served in the Chamoru-Tei Restaurant
- Free shuttle to and from airport to hotel
- Free in-room coffee and tea daily
- Late check-out up to 5 p.m. based on availability

Ohana Bayview Guam.....Room rates start from \$82.00

- Free Parking
- Free breakfast for one served in Serenois Italian Ristorante
- Free shuttle to and from airport to hotel
- Free in-room coffee and tea daily
- Free use of fitness center
- Late check-out up to 5 p.m. based on availability

For Reservations or information call toll-free phone: **1-800-442-7302** (U.S., Canada & Guam). Toll-free fax: **1-877-924-5588** (U.S., Canada & Guam). Worldwide Direct Phone: **1-808-921-6666**. Worldwide Direct Fax: **303-369-9403**. Phone hours: 4 a.m. to 11 p.m. daily (Hawaii Standard Time). Web:

PRODUCTS AND SERVICES

BELTONE HEARING CARE CENTERS

Your hearing health is a critical piece to your overall health. Just as you make time for regular eye exams, blood pressure and cholesterol screenings and dental check-ups, it is important to schedule an annual hearing screening.

Q: How do I know if I have a hearing loss?

A: If you experience a number of warning signs or if people often tell you that you're not hearing well, you may have a hearing loss. Here are a few warning signs:

- People seem to mumble more frequently.
- You experience ringing in your ears.
- You often ask people to repeat themselves.
- Your family complains that you play the radio or TV too loudly.

Q: What should I expect when I get my hearing tested?

A: You will be given a comprehensive hearing screening, a video ear exam and a word discrimination test. These will explain whether or not you have a hearing loss and will help direct what next steps need to be taken. Your Beltone hearing care professional will make the best recommendation for you based on your lifestyle, hearing loss and budget.

Beltone Hearing Care Centers of Hawaii are now offering Territorial Savings Bank members a special discount:

- 15% off all Beltone Hearing Instruments
- 3-year Warranty
- 3-year Lost, Stolen or Damage Insurance
- 2-years of Free Batteries
- Free Lifetime Cleaning and Checks

To receive your free evaluation and/or "Special Territorial Savings bank Discount" call today for your appointment.

Honolulu 732-5223 • Aiea 488-9987 • Maui 871-9020
Hawaii 959-1827 • Kauai 246-3716 • Kailua 263-3325

HILO HATTIE

Hilo Hattie –The Store of Hawaii is proud to offer Territorial Customers a 20% discount and a 5oz box of Hilo Hattie chocolate covered macadamia nut candy with any purchase of a regular priced Hilo Hattie labeled garments from \$29.99.

Hilo Hattie is the worlds largest manufacturers of Hawaiian Fashions and has been voted by the Locals as the "Best Place for Hawaiian Fashions for the past 7 years." (Offer valid only at time of purchase. Cannot be combined with other promotions or coupons. One free box of candy per person per day.) Offer valid on all stores on Oahu, Maui, Kauai or the Big Island. †For information call 535-6544.

ENTERTAINMENT

OUTRIGGER ENTERTAINMENT

Society of Seven (SOS) is pleased to offer Territorial Savings Bank customers a discounted rate of \$25 per person, up to four people in the party for "Show Only" Package. Call the reservations number at 923-7469 and identify yourself as a Territorial Savings Bank customer. Reservations are on a "special available" basis. Not valid on New Year's Eve or Special Shows. This offer is valid through December 15, 2010.

SEAHAWAII

SeaHawaii is proud to offer Territorial Customers a Buy one get one FREE offer for their Dolphin and Whale Watching Cruise a \$137.00 value! Join SeaHawaii on a 32 foot inflatable raft for an unforgettable journey to observe the Hawaiian Spinner Dolphins and witness the seasonal Humpback Whales On Oahu's west side. Each trip is a unique adventure with small personal groups to ensure a quality experience with up-close viewing. Call 808-388-5051 and identify yourself as a Territorial Savings Bank Customer. Reservations are on a "space available" basis as this offer is valid through December 2010.

AIRLINES


INTERISLAND AIRWAYS

Interisland Airways is proud to offer Territorial Savings Bank Customers a \$50 per person discount on our Oahu, Maui and Big Island Deluxe Volcano Tours. Interisland Airways has been operating Hawaii's best air and ground tours since 1982. (Offer is valid only at time of purchase. Cannot be combined with other promotions or coupons.) For reservations call 808-836-8080 or 1-888-999-9015.

Interisland Airways is also Hawaii's largest air charter operator and would like to extend a 10% discount on air charters to Territorial Customers. Air Charters are available seven days a week, 24 hours a day. For information, call 808-836-8080 or 808-357-5172.

TRANSAIR

Transair is proud to offer Territorial Savings Bank Customers a 15% discount on regular priced air cargo shipments. Transair is Hawaii's leader in interisland air cargo since 1982 and we operate daily flights to Kauai, Honolulu, Maui, Kona and Hilo. Our airline carries everything, from small packages to large bulky items , even live animals. (Offer valid only at time of purchase and cannot be combined with other discounts or promotions) For reservations, call 808-836-8080 or 1-888-999-9015.



Territorial Savings Bank

FREE SERVICES

- No Fee Travelers Checks**
- Free \$1000 Accidental Death Life Insurance (upon application)**
- Free "Phone Banking"**
- Free Internet Banking**
- No Annual Fee VISA Check Card**