



February 7, 2025
Marketing and Customer Experience
Bulletin 2025-03

TO: General Agents

FR: Nina Ota, Vice President

RE: **Credit Card Fee Begins on 4/1/25**

To help offset fees and rising processing costs, a 3% fee will apply to all credit card payments starting April 1, 2025.

To avoid this fee, we recommend that customers enroll in ACH Auto Pay. To promote this option, we are launching an ACH Auto Pay Giveaway Sweepstakes for policyholders who sign up for or switch to a qualifying ACH auto pay plan. We will give away \$100 gift cards to three lucky winners each month from February 15th through June 14th. We also have an ACH Auto Pay Agency Sales Contest running through March 31, 2025. See [bulletin](#) for details.

We are informing policyholders about this change via:

- Inserts mailed with all invoices beginning in late February;
- Letters to customers currently enrolled in automatic credit card payments, which will be mailed on Monday, 2/10; and
- Over the phone when customers call our Billing team to make credit card payments

Attached are copies of the insert and letter for your reference.

Should you have any questions, please don't hesitate to reach out to me at 808-527-7483 or nina.ota@ficoh.com. Thank you.



First Insurance
Company of Hawaii®
A Member of the Tokio Marine Group

PO Box 2866, Honolulu, Hawaii 96803

SAMPLE ONLY

February 7, 2025

0000001-0000001 APPR 001 007056



JOHN DOE

PO BOX 5555

Hanapepe Hawaii 96716

Important Update: Credit Card Payment fees to be charged starting 4/1/2025

Dear Valued Customer:

We wanted to inform you of an upcoming change to our payment policy. Beginning April 1, 2025, a 3% fee will be applied to all credit card payments. This change is necessary due to the increasing processing costs associated with credit card transactions. By implementing this fee, we can allocate resources more effectively to serve you.

However, you can avoid credit card fees by updating your automatic payment method to your bank account.

To sign up:

1. Click the "Pay Online / Log In" button at ficoh.com.
2. Log into your "My Policy" portal account or create one if you haven't already.
3. Go to the Billing tab, select your policy, then click "Manage Payments."
4. Check the "Update Automatic Payment Method" box.
5. Under "Set Payment Source," select "Bank Account" from the Payment Method drop-down box to set up ACH automatic payments (no fees, no hassle, just convenience).

ACH Auto Pay Sweepstakes Opportunity

Starting on February 15th, when you sign up or switch to a qualifying ACH Auto Payment pay plan, you will be automatically entered to win a \$100 gift card* in our **ACH Auto Pay Giveaway Sweepstakes!** To qualify to win, you must have signed up or switched to an ACH Auto Pay plan by June 14, 2025. To learn more, visit: <https://www.ficoh.com/the-ach-auto-pay-giveaway>

Sincerely,

Nina Ota

Vice President, Marketing & Customer Experience

**Contest open to new or current First Insurance Company of Hawaii (FICOH) customers who sign-up for a qualifying ACH Auto Pay payment plan between February 15, 2025 – June 14, 2025 and who are 18 years of age or older as of the date of entry. Three monthly winners will receive a \$100 gift card from the retailer chosen by FICOH. Void where prohibited. For complete contest rules and restrictions, go to www.ficoh.com/the-ach-auto-pay-giveaway-contest-rules.*



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Avoid credit card fees! Sign up for ACH auto pay.

Important update: Effective 4/1/25, a 3% fee will apply to all credit card payments. Go worry-free and sign up for ACH auto pay today.

TO SIGN UP:

- ▶ **Click the “Pay Online / Log In” button at [ficoh.com](https://www.ficoh.com)**
- ▶ **Log into your “My Policy” portal account or create one if you haven’t already.**
- ▶ **Go to the Billing tab, select your policy, then click “Manage Payments.”**
- ▶ **Set up ACH automatic payments (no fees, no hassle, just convenience).**

PLUS, SIGN UP FOR ACH AUTO PAY AND YOU COULD WIN A \$100 GIFT CARD*!

- ▶ Contest period: February 15 - June 14, 2025.
- ▶ Three lucky FICOH policyholders will win a \$100 gift card each month!

WANT TO LEARN MORE?

Visit <https://www.ficoh.com/the-ach-auto-pay-giveaway/>



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