

## Update to Freight Charge Payment Options

Friday, March 5, 2021

Dear Valued Customer,

At the start of the pandemic, Young Brothers evaluated possible points of transmission for coronavirus and modified operations in order to keep moving what matters most to you while trying to keep our customers and employees safe. Consistent with this effort, in March 2020, the Company eliminated the use of cash and checks as a form of payment accepted at our ports statewide. As customers have adjusted to paying with credit cards or using their Young Brothers' Credit Accounts, the Company has decided to permanently eliminate the use of cash and checks as a form of payment for those customers who choose to pay immediately after checking in their cargo or prior to pick up effective Monday, April 5<sup>th</sup> 2021.

Customers are encouraged to continue to pay for their charges over the phone with their credit or debit cards. All major credit cards are accepted including Visa, MasterCard, Discover, and American Express. Debit and pre-paid cards are accepted with a Visa or MasterCard logo. We will also be transitioning to a contactless in-person payment system and will be able to accept "tap to pay" options such as Apple Pay and Google Pay in an effort to keep our customers and employees safe.

Alternatively, customers may have their freight charges billed directly to their Young Brothers' Credit Account to limit the amount of face to face interaction at the pier. Charging your freight bill directly to a Young Brothers' Credit Account can help expedite the cargo pick-up process. If you do not have a Young Brothers' credit account and are interested in opening one, please contact our Accounts Receivable Department at [ar@htbyb.com](mailto:ar@htbyb.com).

As always, the health and safety of our customers, team members, and anyone who visits our ports is our top priority. Cashless transactions reduce interactions required at the pier – something that will help keep you safe and streamline your cargo shipping experience.

Mahalo for working with us as we continue to fight the spread of COVID-19 here in the islands.

Sincerely,  
Young Brothers, LLC