

News Release

United Airlines
Worldwide Media Relations
872.825.8640
media.relations@united.com



More Miles, More Value: United and First Hawaiian Bank Bring Enhanced Travel Benefits to Guam Cardmembers

MileagePlus members with a co-branded card can now earn 10 miles¹ or more per U.S. dollar spent on qualifying United ticket purchases as well as save 10% or more when booking United-operated award flights with miles

Primary Cardmembers enjoy travel benefits such as two free checked bags² on United-operated flights and two United ClubSM one-time lounge passes annually³

GUAM, July 17, 2026 – Guam travelers can now earn more miles and save on future trips through the United MileagePlus® program with the First Hawaiian Bank United Credit Card.

Eligible Primary Cardmembers with the First Hawaiian Bank United Credit Card or the First Hawaiian Bank United World Elite Business Credit Card can earn four (4) miles per U.S. dollar spent on qualifying United flight purchases made with their eligible First Hawaiian Bank United credit card – an increase from the previous three (3) miles per dollar. When combined with the six (6) miles per dollar or more earned from United as MileagePlus flight miles on eligible United flight purchases per MileagePlus Premier Status, Primary Cardmembers can earn 10 miles or more per dollar spent.

The enhanced earning structure is part of United's broader 2026 MileagePlus updates, designed to reward its most loyal members who have a United card with the most value when flying the airline to more than 370 destinations around the globe. Eligible United co-branded credit Primary Cardmembers

can also save 10% or more when booking United-operated award flights with miles, while Premier Primary Cardmembers can save 15% or more when redeeming miles for flights.

For Guam travelers, the benefits can add up quickly. A Cardmember purchasing an eligible United flight with a First Hawaiian Bank United Credit Card can earn miles from both United and from card spending, helping them reach their next award trip faster.

In addition to earning more miles, eligible First Hawaiian Bank United Credit Card Primary Cardmembers can enjoy travel benefits such as two free checked bags on United-operated flights and two United Club one-time lounge passes annually. These benefits apply to the enhanced First Hawaiian Bank United Credit Card and the United World Elite Business Credit Card products.

United and First Hawaiian Bank have worked together for nearly 15 years to bring travel-focused value to Guam customers. With these latest enhancements, the partnership continues to support customers who want to make the most of every United trip – from earning miles faster to saving more when it is time to redeem.

“Guam is an important market for United, and we are pleased to bring even more value to our First Hawaiian Bank United Credit Card customers,” said Young Park, United Airlines’ Director of International Co-brand. “These enhancements make it easier for our cardholders to earn more miles, enjoy travel benefits, and turn everyday travel planning into future travel opportunities.”

“First Hawaiian Bank is proud to continue our long-standing relationship with United Airlines,” said Ed Untalan, Executive Vice President and Retail Banking Regional Manager for Guam and CNMI Region. “These enhanced benefits reflect our commitment to providing meaningful travel rewards and added value for our customers in Guam and the CNMI Region.”

For more information on the United Credit Card or the United benefits, please visit your nearest First Hawaiian Branch location or visit <http://fhb.com/united>.

Serving Guam and the Pacific Region

United’s Guam-based narrowbody fleet currently serves 15 destinations from Guam, with up to 12 flights per day. These flights include the unique Island Hopper route that connects Guam and Hawaii through stops at Chuuk, Pohnpei, Kosrae, Kwajalein, and Majuro. United also operates up to 42 flights per week to Japan’s three largest cities, including Tokyo-Narita and Tokyo-Haneda, Osaka and Nagoya.

United continues to invest in the Guam travel experience, including the planned upgrade of its Guam-based fleet to newer Boeing 737 MAX aircraft, scheduled for completion by the end of 2026.

The 737 MAX 8 will operate to all points served via United’s Guam hub including Koror, Manila, Saipan, Yap, and Taipei, and routes between Tokyo-Narita and Cebu, Ulaanbaatar, Saipan, Kaohsiung, and Koror.

###

About United

At United, Good Leads The Way. With U.S. mainland hubs in Chicago, Denver, Houston, Los Angeles, New York/Newark, San Francisco, and Washington, D.C., United operates the most comprehensive global route network among North American carriers and is now the largest airline in the world as measured by available seat miles. For more about how to join the United team, please visit www.united.com/careers and more information about the company is at www.united.com. United Airlines Holdings, Inc., the parent company of United Airlines, Inc., is traded on the Nasdaq under the symbol "UAL".

###

¹ On United ticket purchases made through United ticketing channels that combine 4 miles per U.S. dollar spent with their First Hawaiian Bank United Credit Card or the First Hawaiian Bank United World Elite Business Credit Card and 6 miles per U.S. dollar spent as a United MileagePlus member.

² The Primary Cardholder's first and second standard checked bags are free when you use your United® Credit Card from First Hawaiian Bank to purchase your tickets on United- and United Express-operated flights; codeshare partner-operated flights are not eligible. The Primary Cardholder's MileagePlus account number must be added to the flight reservation with United. Oversized/overweight/extra baggage service charges still apply if applicable. Cardholders who are already exempt from other checked baggage service charges will not receive an additional free standard checked bag. Please allow 2 weeks after account opening for your first free standard checked bag to be available on eligible United reservations.

³ Two (2) United Club one-time passes will be deposited into the primary Cardholder's MileagePlus Program account after account opening and every 12 months thereafter as long as the credit card account remains open and in good standing. Please allow 4 weeks for your United Club passes to be deposited into your MileagePlus Program account. Each pass grants one person; either the primary Cardholder, authorized user, or guests accompanied by the Cardholder or authorized user, one-time access to a United Club location subject to United Club terms & conditions (see united.com/UnitedClubRules) and Club access policies (see united.com/UnitedClubAccess) each of which is subject to change, with or without notice. Access is subject to space availability. United Club passes must be presented for admittance to the United Club and can be accessed through the United app or by printing them from your MileagePlus account on united.com. United Club passes issued as a Cardholder benefit have no cash value, cannot be sold, gifted or transferred and cannot be replaced if lost or stolen. Each United Club pass is subject to the expiration date located on the pass. United reserves the right to modify pricing, benefits services, hours, club locations, and reciprocal lounge agreements at any time with or without written notice to its members and customers. For additional information regarding the United Club, please visit united.com/unitedclub. United Club access is capacity controlled. Amenities may vary by location. If your credit card account is closed, United and First Hawaiian Bank reserve the right to remove the United Club passes from your MileagePlus Program account. First Hawaiian Bank is not responsible for the provision of, or failure to provide, United Club amenities.

Miles accrued, awards, and benefits issued are subject to change and are subject to the rules of the United MileagePlus program, including without limitation the Premier® program (the "MileagePlus Program"), which are

expressly incorporated herein. Please allow 6-8 weeks after completed qualifying activity for miles to post to your account. United may change the MileagePlus Program including, but not limited to, rules, regulations, travel awards and special offers or terminate the MileagePlus Program at any time and without notice. United and its subsidiaries, affiliates and agents are not responsible for any products or services of other participating companies and partners. Taxes and fees related to award travel are the responsibility of the member. Bonus award miles, award miles and any other miles earned through non-flight activity do not count toward qualification for Premier status unless expressly stated otherwise. The accumulation of mileage or Premier status or any other status does not entitle members to any vested rights with respect to the MileagePlus Program. MileagePlus Program participation may not be permitted in some countries. All calculations made in connection with the MileagePlus Program, including without limitation with respect to the accumulation of mileage and the satisfaction of the qualification requirements for Premier status, will be made by United Airlines and MileagePlus in their discretion and such calculations will be considered final. Information in this communication that relates to the MileagePlus Program does not purport to be complete or comprehensive and may not include all of the information that a member may believe is important, and is qualified in its entirety by reference to all of the information on the united.com website and the MileagePlus Program rules. United and MileagePlus are registered service marks. For complete details about the MileagePlus Program, go to www.united.com. Travel and booking are subject to availability.