

Annual Percentage Yield (APY) subject to change without notice and may change after the account is opened. Fees may reduce earnings.

Rates effective as of:

For accounts opened/maintained in the State of Hawaii 4/18/2024

For accounts opened/maintained in Guam, Saipan & Palau 4/19/2024

The Bankohana Savings Special ("Special") Rates are only available for Bankohana Bonus Rate Savings Plus ("BRS+") accounts. A Bankohana Checking account is required to open and maintain a Bankohana BRS+ account.

Standard BRS+ Rates

The standard rates for BRS+ accounts is as follows:

Consumer Bonus Rate Savings Accounts	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	APY	Bonus Interest Rate*	Combined APY
Bankohana Bonus Rate Savings Plus - Standard Rates	\$100	\$1	0.03%	0.03%	0.05%	0.08%
		\$25,000	0.03%	0.03%	0.05%	0.08%
		\$50,000	0.03%	0.03%	0.05%	0.08%
		\$100,000	0.04%	0.04%	0.05%	0.09%
		\$250,000	0.05%	0.05%	0.05%	0.10%
		\$500,000	0.05%	0.05%	0.05%	0.10%

Special BRS+ Rates

A BRS+ account must opt in to the Bankohana Savings Special offer and meet the New Money requirement of \$25,000 or more in order to receive the Special rates listed below:

Consumer Bonus Rate Savings Accounts	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	APY	Bonus Interest Rate*	Combined APY
Bankohana Bonus Rate Savings Plus - Special Rates	\$100	\$1	1.00%	1.00%	0.05%	1.05%
		\$25,000	1.98%	2.00%	0.05%	2.05%
		\$50,000	2.47%	2.50%	0.05%	2.55%
		\$100,000	3.68%	3.75%	0.05%	3.80%
		\$250,000	3.73%	3.80%	0.05%	3.85%
		\$500,000	3.88%	3.95%	0.05%	4.00%

Meeting the "New Money" Requirement

To qualify for the Special Rates, you must make incoming deposits totaling \$25,000 or more directly to your BRS+ account in the form of a personal or official check from another financial institution, an incoming wire, ACH credit, Online Banking external transfer, or external funding of a new account through SimpliFi within 30 days of opting into the Special offer. Deposits into another Bank of Hawaii account or internal transfers are not considered New Money.

The \$25,000 in New Money may be deposited in multiple transactions, as long as all transactions are completed within the 30-day window from the date you opted in. No interest rate updates will be made to your account until you deposit \$25,000 in New Money. If you do not meet the \$25,000 New Money requirement after 30 days, your opt-in will expire.

***It may take up to 3 business days for the Special Rates to take effect after meeting the New Money requirement.**

*For Bankohana Bonus Rate Savings Plus, the bonus interest rate and combined APY are contingent upon making a minimum deposit of \$100 and no withdrawals during the month. The minimum deposit of \$100 and no withdrawals during the month are not required to receive the bonus interest rate and the combined APY for Bankohana Bonus Rate Savings Plus with \$250,000 or more in balances.

For the most current rate information or more on how to open an account, simply visit any Bank of Hawaii branch or call our Customer Service Center:

- In Hawaii: 808-643-3888
- In U.S. Mainland and Canada: 1-888-643-3888
- In Guam and Saipan: 1-877-553-2424
- In American Samoa: 1-888-643-3888 (long distance charges may apply)
- In Palau: 1-680-488-3338
- TTY: 1-888-643-9888