

**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 & American Samoa 11/15/2018**  
**For accounts opened/maintained in Guam, Saipan & Palau 11/16/2018**

| Consumer Checking Accounts   | Minimum Balance to Open        | Minimum Balance to Earn APY | Interest Rate | APY   |
|--|--------------------------------|-----------------------------|---------------|-------|
| Personal Money Management Checking   | \$100                          | \$1                         | 0.05%         | 0.05% |
|  |                                | \$10,000                    | 0.05%         | 0.05% |
| 55+ Checking   | New accounts no longer offered | \$1                         | 0.05%         | 0.05% |
|  |                                | \$10,000                    | 0.05%         | 0.05% |
| Bankohana - Level I Checking   | \$500                          | \$1                         | 0.05%         | 0.05% |
|  |                                | \$10,000                    | 0.05%         | 0.05% |
| Bankohana - Level II Checking  | \$500                          | \$1                         | 0.05%         | 0.05% |
|  |                                | \$5,000                     | 0.05%         | 0.05% |
|  |                                | \$10,000                    | 0.06%         | 0.06% |
|  |                                | \$50,000                    | 0.08%         | 0.08% |
| Bankohana - Level III Checking<br>Bankohana Cash Advantage Checking (State of Hawaii only) | \$500                          | \$1                         | 0.05%         | 0.05% |
|  |                                | \$5,000                     | 0.06%         | 0.06% |
|  |                                | \$10,000                    | 0.07%         | 0.07% |
|  |                                | \$50,000                    | 0.10%         | 0.10% |

| Consumer Savings Accounts                                | Minimum Balance to Open | Minimum Balance to Earn APY | Interest Rate | APY   |
|--|-------------------------|-----------------------------|---------------|-------|
| Regular Savings  | \$100                   | \$1                         | 0.07%         | 0.07% |
| Regular Savings - Online Accounts (State of Hawaii only) | \$300                   | \$1                         | 0.07%         | 0.07% |
| Kids Only Savings  | \$25                    | \$1                         | 0.07%         | 0.07% |
| Bankohana - Level I Savings                              | \$100                   | \$1                         | 0.10%         | 0.10% |
| Bankohana - Level II and Level III Savings               | \$100                   | \$1                         | 0.12%         | 0.12% |

| Consumer Bonus Rate Savings Accounts           | Minimum Balance to Open | Minimum Balance to Earn APY | Interest Rate | APY   | Bonus Interest Rate | Combined APY       |
|--|-------------------------|-----------------------------|---------------|-------|---------------------|--------------------|
| Bonus Rate Savings <sup>1</sup>                | \$100*                  | \$1                         | 0.06%         | 0.06% | 0.07%               | 0.13%              |
|  |                         | \$10,000                    | 0.07%         | 0.07% | 0.07%               | 0.14%              |
|  |                         | \$25,000                    | 0.11%         | 0.11% | 0.07%               | 0.18%              |
|  |                         | \$100,000                   | 0.19%         | 0.19% | 0.07%               | 0.26%              |
| Bankohana Bonus Rate Savings <sup>1</sup>      | \$100                   | \$1                         | 0.06%         | 0.06% | 0.07%               | 0.13%              |
|  |                         | \$10,000                    | 0.07%         | 0.07% | 0.07%               | 0.14%              |
|  |                         | \$25,000                    | 0.11%         | 0.11% | 0.07%               | 0.18%              |
|  |                         | \$100,000                   | 0.19%         | 0.19% | 0.07%               | 0.26%              |
| Bankohana Bonus Rate Savings Plus <sup>2</sup> | \$100                   | \$1                         | 0.06%         | 0.06% | 0.11%               | 0.17%              |
|  |                         | \$10,000                    | 0.09%         | 0.09% | 0.11%               | 0.20%              |
|  |                         | \$25,000                    | 0.11%         | 0.11% | 0.11%               | 0.22%              |
|  |                         | \$100,000                   | 0.21%         | 0.21% | 0.11%               | 0.32%              |
|  |                         | \$250,000                   | 0.23%         | 0.23% | 0.11% <sup>2</sup>  | 0.34% <sup>2</sup> |

<sup>1</sup>For Bonus Rate Savings and Bankohana Bonus Rate Savings, the bonus interest rate and the combined APY are contingent upon making a minimum deposit of \$25 and no withdrawals during the month.

<sup>2</sup>For Bankohana Bonus Rate Savings Plus, the bonus interest rate and the 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 in the \$250,000 and over tier.

The products listed above may not be available to all customers or to all areas that Bank of Hawaii serves. Please consult your branch about the availability of products. Some restrictions apply.

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| Consumer Money Market Savings Accounts                                   | Minimum Balance to Open | Minimum Balance to Earn APY | Interest Rate | APY   |
|--|-------------------------|-----------------------------|---------------|-------|
| Money Market Savings   | \$100                   | \$1                         | 0.05%         | 0.05% |
|  |                         | \$2,500                     | 0.07%         | 0.07% |
|  |                         | \$10,000                    | 0.11%         | 0.11% |
|  |                         | \$25,000                    | 0.15%         | 0.15% |
|  |                         | \$100,000                   | 0.21%         | 0.21% |
|  |                         | \$1,000,000                 | 0.28%         | 0.28% |
| Bankohana - Level I Money Market Savings                                 | \$100                   | \$1                         | 0.05%         | 0.05% |
|  |                         | \$2,500                     | 0.06%         | 0.06% |
|  |                         | \$10,000                    | 0.12%         | 0.12% |
|  |                         | \$25,000                    | 0.16%         | 0.16% |
|  |                         | \$100,000                   | 0.21%         | 0.21% |
|  |                         | \$1,000,000                 | 0.29%         | 0.29% |
| Bankohana - Level II, Level III, and Cash Advantage Money Market Savings | \$100                   | \$1                         | 0.06%         | 0.06% |
|  |                         | \$2,500                     | 0.08%         | 0.08% |
|  |                         | \$10,000                    | 0.13%         | 0.13% |
|  |                         | \$25,000                    | 0.17%         | 0.17% |
|  |                         | \$100,000                   | 0.22%         | 0.22% |
|  |                         | \$1,000,000                 | 0.31%         | 0.31% |

| Consumer Retirement Savings Accounts (not available in Palau) | Minimum Balance to Open | Minimum Balance to Earn APY | Interest Rate | APY   |
|---|-------------------------|-----------------------------|---------------|-------|
| Retirement Savings  | \$1                     | \$1                         | 0.13%         | 0.13% |
| Bankohana Retirement Savings                                  |                         |                             |               |       |

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**For the most current rate information or more on how to open an account, simply visit any Bank of Hawaii branch or call Bankoh By Phone.**

- In Hawaii: 643-3888
- In U.S. Mainland and Canada: 1-888-643-3888
- In Guam and Saipan: 1-877-553-2424
- In American Samoa: 684-633-2872
- In Palau: 680-488-3338
- TTY: 1-888-643-9888