

**Annual Percentage Yield (APY) is fixed for term of Time Deposit Accounts. An early withdrawal penalty may be imposed if withdrawal occurs before maturity. Fees may reduce earnings.**

**Rates Effective as of:**  
**For accounts opened/maintained in the State of Hawaii 4/1/2024**

| Time Deposit Accounts: Consumer and Business       | Minimum Balance to Open | Minimum Balance to Earn APY | Interest Rate | APY   |
|--|-------------------------|-----------------------------|---------------|-------|
| 1 Month  | \$25,000                | \$25,000                    | 0.01%         | 0.01% |
| 3 Months   | \$2,500                 | \$2,500                     | 0.01%         | 0.01% |
| 6 Months   | \$2,500                 | \$2,500                     | 2.50%         | 2.50% |
| 9 Months   | \$2,500                 | \$2,500                     | 0.03%         | 0.03% |
| 12 Months  | \$2,500                 | \$2,500                     | 2.00%         | 2.00% |
| 24 Months  | \$2,500                 | \$2,500                     | 0.05%         | 0.05% |
| 36 Months  | \$2,500                 | \$2,500                     | 0.06%         | 0.06% |
| 48 Months  | \$2,500                 | \$2,500                     | 0.07%         | 0.07% |
| 60 Months  | \$2,500                 | \$2,500                     | 0.08%         | 0.08% |
| 3 Month Time Deposit Account Special <sup>1</sup>  | \$25,000 <sup>1</sup>   | \$25,000                    | 0.04%         | 0.04% |
| 6 Month Time Deposit Account Special <sup>1</sup>  | \$25,000 <sup>1</sup>   | \$25,000                    | 4.50%         | 4.50% |
| 12 Month Time Deposit Account Special <sup>1</sup> | \$25,000 <sup>1</sup>   | \$25,000                    | 3.60%         | 3.60% |
| 24 Month Time Deposit Account Special <sup>1</sup> | \$25,000 <sup>1</sup>   | \$25,000                    | 1.55%         | 1.55% |

| Bankohana Time Deposit Accounts: Consumer and Business <sup>2</sup> | Minimum Balance to Open | Minimum Balance to Earn APY | Interest Rate | APY   |
|---|-------------------------|-----------------------------|---------------|-------|
| 1 Month   | \$25,000                | \$25,000                    | 0.02%         | 0.02% |
| 3 Months  | \$2,500                 | \$2,500                     | 2.00%         | 2.00% |
| 6 Months  | \$2,500                 | \$2,500                     | 4.00%         | 4.00% |
| 9 Months  | \$2,500                 | \$2,500                     | 3.00%         | 3.00% |
| 12 Months   | \$2,500                 | \$2,500                     | 2.50%         | 2.50% |
| 24 Months   | \$2,500                 | \$2,500                     | 0.07%         | 0.07% |
| 36 Months   | \$2,500                 | \$2,500                     | 0.08%         | 0.08% |
| 48 Months   | \$2,500                 | \$2,500                     | 0.09%         | 0.09% |
| 60 Months   | \$2,500                 | \$2,500                     | 0.12%         | 0.12% |
| Bankohana 3 Month Time Deposit Account Special <sup>1</sup>         | \$25,000 <sup>1</sup>   | \$25,000                    | 2.00%         | 2.00% |
| Bankohana 6 Month Time Deposit Account Special <sup>1</sup>         | \$25,000 <sup>1</sup>   | \$25,000                    | 4.50%         | 4.50% |
| Bankohana 12 Month Time Deposit Account Special <sup>1</sup>        | \$25,000 <sup>1</sup>   | \$25,000                    | 3.60%         | 3.60% |
| Bankohana 24 Month Time Deposit Account Special <sup>1</sup>        | \$25,000 <sup>1</sup>   | \$25,000                    | 1.60%         | 1.60% |

For maturities of less than one year, interest is not compounded and will be paid to you at maturity. For maturities of one year or more, you may choose to have the interest added to the principal or paid to you at least annually.

<sup>1</sup>Not combinable with other specials. Minimum of \$25,000 from another financial institution in the form of a personal or official check. Offer excludes ATM and Mobile Deposits.

<sup>2</sup>A Bankohana Checking account is required to open and maintain a Bankohana Savings account and/or Bankohana TDA

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.

**Interest Rate and Annual Percentage Yield (APY) is fixed for term of Time Deposit Accounts. An early withdrawal penalty may be imposed if withdrawal occurs before maturity. Fees may reduce earnings.**

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| Retirement Accounts: Consumer, Consumer Bankohana <sup>2</sup> , and Business (not available in Palau) | Minimum Balance to Open | Minimum Balance to Earn APY | Interest Rate | APY   |
|--|-------------------------|-----------------------------|---------------|-------|
| 6 Month Time Deposit (not available in Roth IRA)   | \$1,000                 | \$1,000                     | 2.00%         | 2.00% |
| 18 Month Time Deposit (add-on)   | \$25                    | \$25                        | 2.00%         | 2.00% |
| 3 Year Time Deposit  | \$1,000                 | \$1,000                     | 0.08%         | 0.08% |
| 6 Year Time Deposit  | \$1,000                 | \$1,000                     | 0.14%         | 0.14% |

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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: 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: 680-488-3338
- TTY: 1-888-643-9888

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| Jumbo TDAs: Consumer, Consumer Bankohana <sup>2</sup> , Business and Business Bankohana <sup>2</sup> | Minimum Balance to Open | Minimum Balance to Earn APY         | Interest Rate           | APY                     |
|--|-------------------------|-------------------------------------|-------------------------|-------------------------|
| 1 Month  | \$100,000               | \$100,000                           | 0.03%                   | 0.03%                   |
| 3 Months   | \$100,000               | \$100,000                           | 2.00%                   | 2.00%                   |
| 6 Months   | \$100,000               | \$100,000                           | 4.00%                   | 4.00%                   |
| 9 Months   | \$100,000               | \$100,000                           | 3.00%                   | 3.00%                   |
| 12 Months  | \$100,000               | \$100,000<br>\$250,000<br>\$500,000 | 2.50%<br>2.50%<br>2.50% | 2.50%<br>2.50%<br>2.50% |
| 24 Months  | \$100,000               | \$100,000<br>\$250,000<br>\$500,000 | 0.08%<br>0.08%<br>0.08% | 0.08%<br>0.08%<br>0.08% |
| 36 Months  | \$100,000               | \$100,000<br>\$250,000<br>\$500,000 | 0.09%<br>0.09%<br>0.09% | 0.09%<br>0.09%<br>0.09% |
| 48 Months  | \$100,000               | \$100,000<br>\$250,000<br>\$500,000 | 0.12%<br>0.12%<br>0.12% | 0.12%<br>0.12%<br>0.12% |
| 60 Months  | \$100,000               | \$100,000<br>\$250,000<br>\$500,000 | 0.13%<br>0.13%<br>0.13% | 0.13%<br>0.13%<br>0.13% |
| Jumbo 3 Month Time Deposit Account Special <sup>1</sup>  | \$100,000 <sup>1</sup>  | \$100,000                           | 2.00%                   | 2.00%                   |
| Jumbo 6 Month Time Deposit Account Special <sup>1</sup>  | \$100,000 <sup>1</sup>  | \$100,000                           | 4.50%                   | 4.50%                   |
| Jumbo 12 Month Time Deposit Account Special <sup>1</sup>   | \$100,000 <sup>1</sup>  | \$100,000                           | 3.60%                   | 3.60%                   |
| Jumbo 24 Month Time Deposit Account Special <sup>1</sup>   | \$100,000 <sup>1</sup>  | \$100,000                           | 1.60%                   | 1.60%                   |

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