

HawaiianMiles® Jumbo 6 Month Certificate of Deposit Special Rate Sheet

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

For accounts opened/maintained in Guam, Saipan & Palau, Rates Effective as of: 9/3/2025

Jumbo Certificate of Deposits: Consumer, Consumer Bankohana ¹ , Business and Business Bankohana ¹	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	APY
HawaiianMiles Jumbo 6 Month Certificate of Deposit Special ²	100,000 ²	\$100,000	2.05%	2.05%

For maturities of less than one year, interest is not compounded and will be paid to you at maturity.

¹A Bankohana Checking account is required to open and maintain a Bankohana Savings account and/or Bankohana TDA

²Not combinable with other specials. Minimum of \$25,000 in the form of a personal or official check from another financial institution, an incoming wire, ACH credit or online banking external transfer. Special rates are only applicable for the initial TDA term.

Eligibility

To be eligible for the promotion, you must open a new HawaiianMiles Jumbo 6 Month Certificate of Deposit ("CD") Special Account ("Account"). Only one account owner is eligible to receive the HawaiianMiles ("Miles") and the Miles cannot be split between multiple owners. Agents and custodians of accounts are not eligible to receive Miles. For business accounts, the Miles must go to one authorized signer of the account, as listed on the signature card signed at account opening as designated by the business account owner. The Miles recipient ("you," "your") must provide your full legal name as used to open the new Account, your email address, and your HawaiianMiles account number. You will be considered the registrant of the Account ("Registrant"). Limit one Registrant per Account.

How to earn HawaiianMiles

Open a new Account at any Bank of Hawaii branch with \$100,000 or more of which at least \$25,000 is from another Financial Institution ("Eligible Account"). You must provide your Miles account number at the branch at the time of account opening to receive 60,000 Miles. This promotion is subject to end at any time without notice.

Awarding HawaiianMiles

To receive your Miles award, you must be the registered Miles member of the HawaiianMiles account number provided at the time the Eligible Account is opened. The Registrant is responsible for providing the correct HawaiianMiles account number. Bank of Hawaii will not be responsible for the crediting of the Miles to a different HawaiianMiles account if an incorrect HawaiianMiles account number was provided. If a valid HawaiianMiles account cannot be identified, Bank of Hawaii will inform you via your email and you will have 10 business days to provide your correct Miles account number. Failure to respond to that email may result in forfeiture of your Miles award. Bank of Hawaii is not responsible for any discrepancies with regard to the HawaiianMiles program, Miles or Miles rewards or any delay in posting of HawaiianMiles. We make no warranties or representations of any kind, expressed or implied, with respect to any reward acquired through the HawaiianMiles program and shall not be liable for any loss, claim, expense, accident or inconvenience that may arise in connection with the redemption or use of any reward. Miles will be awarded to Registrant within 60 days of opening of the Eligible Account unless there are discrepancies in identifying the correct HawaiianMiles account number that should be credited. You are responsible for notifying Bank of Hawaii before the Eligible Account's initial maturity date if there are discrepancies with the amount of Miles received for this promotion. After the initial maturity date, no corrections will be made.

On October 1, the HawaiianMiles Program will transition into Atmos™ Rewards. Miles earned in September will be awarded as Atmos™ Rewards points at a 1:1 ratio in October. No additional action required.

1099 Issuance

A Registrant who earns HawaiianMiles by opening an Eligible Account will also receive a 1099 INT form from Bank of Hawaii based on the estimated fair market value of the Miles awarded, which is \$600 per qualifying new Eligible Account opened. You are responsible for any and all taxes and fees associated with Miles awarded from this promotion.

Bank of Hawai'i is a registered service mark of Bank of Hawaii

HawaiianMiles® is a registered trademark of Hawaiian Airlines, Inc. Subject to the HawaiianMiles® Program Terms and conditions.

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.

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

