

Rate Sheet for Online Time Deposit Accounts ("CD")

Annual Percentage Yield (APY) is fixed for the term of CD and based on the date funds are received. An early withdrawal penalty may be imposed if withdrawal occurs before maturity. Fees may reduce earnings.

For accounts opened / maintained in the State of Hawaii, Rates Effective as of 1: 9/10/2025

CD Accounts: Consumer	Minimum Balance to Open	Interest Rate	Estimated APY ²
Online 6 Month CD Special ^{3,5}	\$5,000	3.15%	3.15%
Online 12 Month CD Special ^{3,5}	\$5,000	2.75%	2.75%
Online 6 Month CD ³	\$2,500	2.50%	2.50%
Online 12 Month CD ³	\$2,500	2.40%	2.40%

Bankohana CD Accounts: Consumer	Minimum Balance to Open	Interest Rate	Estimated APY ²
Online Bankohana 6 Month CD Special ^{3,5}	\$5,000	3.25%	3.25%
Online Bankohana 12 Month CD Special ^{3,5}	\$5,000	3.15%	3.15%
Online Bankohana 6 Month CD ³	\$2,500	2.75%	2.75%
Online Bankohana 12 Month CD ³	\$2,500	2.50%	2.50%

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. Not combinable with other specials. Offer excludes ATM and Mobile Deposits. Subject to online account opening requirements.

¹Effective rate for CD is based upon the date the account is opened.

²Estimated APY is based on same day account opening and funding. APY is subject to change and may be lower if account is funded at a later date.

³Online CDs are available for amounts less than \$100,000. CDs can only be funded from either an external financial institution or a Bank of Hawai'i account.

⁴A Bankohana Checking account is required to open and maintain a Bankohana Savings account and/or Bankohana TDA.

⁵CD Specials opened online can only be funded from an external financial institution.

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