

Consumer and Business TDA Rate Sheet

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.

For accounts opened/maintained in Guam, Saipan & Palau, Rates Effective as of: 9/11/2025

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	2.85%	2.85%
6 Months	\$2,500	\$2,500	2.50%	2.50%
9 Months	\$2,500	\$2,500	2.40%	2.40%
12 Months	\$2,500	\$2,500	2.40%	2.40%
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 ¹	\$25,000 ¹	\$25,000	3.30%	3.30%
6 Month Time Deposit Account Special ¹	\$25,000 ¹	\$25,000	3.15%	3.15%
12 Month Time Deposit Account Special ¹	\$25,000 ¹	\$25,000	2.75%	2.75%
24 Month Time Deposit Account Special ¹	\$25,000 ¹	\$25,000	0.25%	0.25%

Bankohana Time Deposit Accounts: Consumer and Business ²	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	2.95%	2.95%
6 Months	\$2,500	\$2,500	2.75%	2.75%
9 Months	\$2,500	\$2,500	2.65%	2.65%
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 ¹	\$25,000 ¹	\$25,000	3.40%	3.40%
Bankohana 6 Month Time Deposit Account Special ¹	\$25,000 ¹	\$25,000	3.25%	3.25%
Bankohana 12 Month Time Deposit Account Special ¹	\$25,000 ¹	\$25,000	3.15%	3.15%
Bankohana 24 Month Time Deposit Account Special ¹	\$25,000 ¹	\$25,000	0.25%	0.25%

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.

¹ Not 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.

² 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.

Consumer and Business TDA Rate Sheet

New Money Only Specials

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.

For accounts opened/maintained in Guam, Saipan & Palau, Rates Effective as of: 8/22/2025

Consumer and Business New Money Only TDAs	Minimum Balance to Open*	Interest Rate	APY
6 Month - Special	\$5,000	3.15%	3.15%
12 Month - Special	\$5,000	2.75%	2.75%

Bankohana Consumer and Business New Money Only TDAs ¹	Minimum Balance to Open*	Interest Rate	APY
6 Month - Special	\$5,000	3.25%	3.25%
12 Month - Special	\$5,000	3.15%	3.15%

*Only Non-Bank of Hawaii sourced funds will be eligible for deposit. The opening deposit of \$5,000 or more must be in the form of a personal or official check from another financial institution, an incoming wire, ACH credit. Deposited funds may not exceed the maximum balance of \$24,999.99.

¹A Bankohana Checking account is required to open and maintain a Bankohana Savings account and/or Bankohana TDA. If you do not have an existing Bankohana checking account, one can be opened with a minimum deposit of \$500 at the time of CD opening.

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.

Special rates are only applicable for the initial TDA term.

This offer is not combinable with other specials.

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

Consumer and Business TDA Rate Sheet

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.

For accounts opened/maintained in Guam, Saipan & Palau, Rates Effective as of: 7/15/2024

Retirement Accounts: Consumer, Consumer Bankohana², 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%

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.

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

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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.

For accounts opened/maintained in Guam, Saipan & Palau, Rates Effective as of: 9/11/2025

Jumbo TDAs: Consumer, Consumer Bankohana ² , Business and Business Bankohana ²	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	3.05%	3.05%
6 Months	\$100,000	\$100,000	2.75%	2.75%
9 Months	\$100,000	\$100,000	2.65%	2.65%
12 Months	\$100,000	\$100,000	2.60%	2.60%
		\$250,000	2.60%	2.60%
		\$500,000	2.60%	2.60%
24 Months	\$100,000	\$100,000	0.08%	0.08%
		\$250,000	0.08%	0.08%
		\$500,000	0.08%	0.08%
36 Months	\$100,000	\$100,000	0.09%	0.09%
		\$250,000	0.09%	0.09%
		\$500,000	0.09%	0.09%
48 Months	\$100,000	\$100,000	0.12%	0.12%
		\$250,000	0.12%	0.12%
		\$500,000	0.12%	0.12%
60 Months	\$100,000	\$100,000	0.13%	0.13%
		\$250,000	0.13%	0.13%
		\$500,000	0.13%	0.13%
Jumbo 3 Month Time Deposit Account Special ¹	\$100,000 ¹	\$100,000	3.40%	3.40%
Jumbo 6 Month Time Deposit Account Special ¹	\$100,000 ¹	\$100,000	3.25%	3.25%
Jumbo 12 Month Time Deposit Account Special ¹	\$100,000 ¹	\$100,000	3.15%	3.15%
Jumbo 24 Month Time Deposit Account Special ¹	\$100,000 ¹	\$100,000	0.25%	0.25%

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.

¹Not 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.

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

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