

Bank of Hawai'i Hawaiian Airlines 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: 9/18/2025

Jumbo Certificate of Deposits: Consumer, Consumer Bankohana¹, Business and Business Bankohana¹	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	APY
Bank of Hawai'i Hawaiian Airlines Jumbo 6 Month Certificate of Deposit Special ²	100,000 ²	\$100,000	1.95%	1.95%

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

¹Bankohana 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 Bank of Hawai'i Hawaiian Airlines Jumbo 6 Month Certificate of Deposit ("CD") Special Account ("Account"). Only one account owner is eligible to receive the AtmosTM Rewards ("Points") and the Points cannot be split between multiple owners. Agents and custodians of accounts are not eligible to receive Points. For business accounts, the Points 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 Points recipient ("you", "your") must provide your full legal name as used to open the new Account, your email address, and your AtmosTM Rewards account number. You will be considered the registrant of the Account ("Registrant"). Limit one Registrant per Account.

How to earn AtmosTM Rewards

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 Points account number at the branch at the time of account opening to receive 60,000 Points. This promotion is subject to end at anytime without notice.

Awarding AtmosTM Rewards

To receive your Points award, you must be the registered Points member of the AtmosTM Rewards account number provided at the time the Eligible Account is opened. The Registrant is responsible for providing the correct AtmosTM Rewards account number. Bank of Hawaii will not be responsible for the crediting of the Miles to a different AtmosTM Rewards account if an incorrect AtmosTM Rewards account number was provided. If a valid AtmosTM Rewards account cannot be identified, Bank of Hawaii will inform you via your email and you will have 10 business days to provide your correct Points account number. Failure to respond to that email may result in forfeiture of your Points award. Bank of Hawaii is not responsible for any discrepancies with regard to the AtmosTM Rewards program, Points or Points rewards or any delay in posting of AtmosTM Rewards. We make no warranties or representations of any kind, expressed or implied, with respect to any reward acquired through the AtmosTM Rewards 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. Points will be awarded to Registrant within 60 days of opening of the Eligible Account unless there are discrepancies in identifying the correct AtmosTM Rewards 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.

1099 Issuance

A Registrant who earns AtmosTM Rewards 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 Points awarded, which is \$600 per qualifying new Eligible Account opened. You are responsible for any and all taxes and fees associated with Points awarded from this promotion.

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

HawaiianMiles Program has transitioned into AtmosTM Rewards. Miles earned in September will be awarded as AtmosTM Rewards points at a 1:1 ratio in October. No additional action required.

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