

## Bankohana Savings Special (BOSS) Rate Sheet

Annual Percentage Yield (APY) subject to change without notice and may change after the account is opened. Fees may reduce earnings.

For accounts opened/maintained in Guam, Saipan & Palau, Rates Effective as of: 12/11/2025

Earn more with Bankohana Savings Special rates in 3 easy steps:

### 1. Open a Bankohana Bonus Rate Savings Plus account

or use an existing Bankohana Bonus Rate Savings Plus ("BRS+") account. The Bankohana Savings Special ("Special") rates are only available for BRS+ accounts. A Bankohana Checking account is required to open and maintain a BRS+ account.

### 2. Lock in your offer when you opt in to the Bankohana Savings Special

At opt in your account is eligible to receive the \*90-day Guaranteed Promo Interest Rate once qualifications are met.

### 3. Deposit \$25,000 or more of New Money to qualify!<sup>1</sup>

Within 30 days of opting in, make incoming deposits totaling \$25,000 or more directly to your BRS+ account in the form of a personal or official check from another financial institution, an incoming wire, ACH credit, Online Banking external transfer, or external funding of a new account ("New Money"). New Money may be deposited over multiple transactions as long as all transactions are completed within the 30-day window from the date you opted in. Internal transfers or deposits from another Bank of Hawaii account are **not** considered New Money.

#### Bankohana Savings Special rates and Annual Percentage Yield (APY) with the 90-day Promotional Rate

Consumer Bonus Rate Savings Account	Minimum Balance to Open Standard BRS+ Account	Minimum Balance to Earn APY	*90-day Guaranteed Promo Interest Rate	Variable Special Interest Rate	Variable Bonus Interest Rate <sup>2</sup>	Combined Variable APY
Bankohana Bonus Rate Savings Plus - Special Rates	\$100	\$1	3.25%	0.85%	0.04%	1.49%
		\$100,000	3.25%	2.23%	0.04%	2.55%

After the 90-day promotional period, your account will continue to receive the Bankohana Savings Special rates as indicated in the table below. The Bankohana Savings Special rates and corresponding APY are variable and are subject to change without notice and may change after the account is opened.

#### Bankohana Savings Special rates and APY without the 90-day Promotional Rate

Consumer Bonus Rate Savings Account	Minimum Balance to Open Standard BRS+ Account	Minimum Balance to Earn APY	Variable Special Interest Rate	Variable Special APY	Variable Bonus Interest Rate <sup>2</sup>	Combined Variable APY
Bankohana Bonus Rate Savings Plus - Special Rates	\$100	\$1	0.85%	0.85%	0.04%	0.89%
		\$100,000	2.23%	2.25%	0.04%	2.29%

<sup>1</sup>No interest rate updates will be made to your account until you deposit \$25,000 in New Money. If you do not meet the \$25,000 New Money requirement after 30 days, your opt-in will expire. Once you have opted in your BRS+ account to the Bankohana Savings Special Offer and meet the New Money requirement of \$25,000 or more, it will take 1-3 business days for the applicable Special Rate to take effect.

<sup>2</sup> For Bankohana Bonus Rate Savings Plus, the bonus interest rate and combined APY are contingent upon making a minimum deposit of \$100 and no withdrawals during the month. The minimum deposit of \$100 and no withdrawals during the month are not required to receive the bonus interest rate and the combined APY for Bankohana Bonus Rate Savings Plus with \$250,000 or more in balances.

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