

Consumer and Business TDA ("CD") Rate Sheet

Interest Rate and Annual Percentage Yield ("APY") are fixed for term of Time Deposit Accounts. An early withdrawal penalty may be imposed if withdrawal occurs before maturity. Fees may reduce earnings.

New Money Special Rates¹

New Money Special Rates only available when minimum required funds are brought from outside institutions. New Money Special Rates only apply to the initial term of the CD. CD renews at the Promo Rate for one term before renewing into the Standard Rate thereafter. Please see full rate sheet for Promo and Standard Rates.

For accounts opened/maintained in Guam, Saipan & Palau, Rates Effective as of: 1/16/2026

Consumer and Business CDs: Minimum \$25,000 in New Money	Minimum Balance to Open and to Earn APY	Interest Rate	Annual Percentage Yield ("APY")
3 Month Bankohana ^{2,4}	\$25,000	3.05%	3.05%
3 Month Jumbo	\$100,000	3.05%	3.05%
3 Month Regular ⁴	\$25,000	3.00%	3.00%
6 Month Bankohana ²	\$25,000	3.05%	3.05%
6 Month Jumbo	\$100,000	3.05%	3.05%
6 Month Regular	\$25,000	2.95%	2.95%
12 Month Bankohana ²	\$25,000	2.95%	2.95%
12 Month Jumbo	\$100,000	2.95%	2.95%
12 Month Regular	\$25,000	2.55%	2.55%
24 Month Bankohana ²	\$25,000	0.25%	0.25%
24 Month Jumbo	\$100,000	0.25%	0.25%
24 Month Regular	\$25,000	0.25%	0.25%

Consumer and Business CDs: Minimum \$5,000 in New Money not combinable with existing funds ³	Minimum Balance to Open and to Earn APY	Interest Rate	Annual Percentage Yield ("APY")
6 Month Bankohana ^{2,4}	\$5,000	3.05%	3.05%
6 Month Regular ⁴	\$5,000	2.95%	2.95%
12 Month Bankohana ^{2,4}	\$5,000	2.95%	2.95%
12 Month Regular ⁴	\$5,000	2.55%	2.55%

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.

¹ New Money Special rates are not combinable with other specials. New money funds must come from another financial institution in the form of a personal or official check, incoming wire, ACH credit, or online banking external transfer. New Money Special Rates are only applicable for the initial CD term.

² A Bankohana Checking account is required to open and maintain a Bankohana CD. A minimum opening deposit of \$500 is required for a Bankohana Checking account. The minimum balance requirement to avoid a monthly service fee is dependent upon the Bankohana level selected.

³ New Money Special rates with a minimum funding of \$5,000 are available to open in branch and online. These CDs cannot be combined with additional funds already at Bank of Hawaii. New money funds must come from another financial institution - in branch, new money may come in the form of a personal or official checking, incoming wire, ACH credit, or online banking external transfer and cannot be combined with other offers; online, new money may only come through an external transfer from another financial institution.

⁴ CDs available to open online are subject to online account opening requirements. The online account open funding maximum is \$99,999. Funding of all accounts opened online are not combinable with existing funds. APY for CDs opened online are estimated; the APY is subject to change and may be lower if the account is funded at a later date.

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.

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Promo Rates

Promo Rates are offered for one term when using existing funds or renewing a New Money Special Rate CD for the first time. CDs receiving a Promo Rate renew at Standard Rates thereafter. Please see full rate sheet for Standard Rates.

For accounts opened/maintained in Guam, Saipan & Palau, Rates Effective as of: 1/16/2026

Consumer and Business CDs: Promo Rates	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	Annual Percentage Yield ("APY")
3 Month Bankohana ^{1,2}	\$2,500	\$2,500	2.80%	2.80%
3 Month Jumbo	\$100,000	\$100,000	2.90%	2.90%
3 Month Regular ²	\$2,500	\$2,500	2.70%	2.70%
6 Month Bankohana ^{1,2}	\$2,500	\$2,500	2.60%	2.60%
6 Month Jumbo	\$100,000	\$100,000	2.60%	2.60%
6 Month Regular ²	\$2,500	\$2,500	2.35%	2.35%
12 Month Bankohana ^{1,2}	\$2,500	\$2,500	2.30%	2.30%
12 Month Jumbo	\$100,000	\$100,000	2.40%	2.40%
		\$250,000	2.40%	2.40%
		\$500,000	2.40%	2.40%
12 Regular ²	\$2,500	\$2,500	2.20%	2.20%
24 Month Bankohana ¹	\$2,500	\$2,500	0.07%	0.07%
24 Month Jumbo	\$100,000	\$100,000	0.08%	0.08%
		\$250,000	0.08%	0.08%
		\$500,000	0.08%	0.08%
24 Month Regular	\$2,500	\$2,500	0.05%	0.05%

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 A Bankohana Checking account is required to open and maintain a Bankohana CD. A minimum opening deposit of \$500 is required for a Bankohana Checking account. The minimum balance requirement to avoid a monthly service fee is dependent upon the Bankohana level selected.

² CDs available to open online are subject to online account opening requirements. The online account open funding maximum is \$99,999. APY for CDs opened online are estimated; the APY is subject to change and may be lower if the account is funded at a later date.

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Standard Rates

Standard Rates for each CD type and term.

For accounts opened/maintained in Guam, Saipan & Palau, Rates Effective as of: 12/30/2025

Bankohana Consumer and Business Standard Rate CDs ¹	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	Annual Percentage Yield ("APY")
1 Month	\$2,500	\$2,500	0.02%	0.02%
3 Month	\$2,500	\$2,500	2.25%	2.25%
6 Month	\$2,500	\$2,500	2.00%	2.00%
9 Month	\$2,500	\$2,500	1.95%	1.95%
12 Month	\$2,500	\$2,500	1.85%	1.85%
24 Month	\$2,500	\$2,500	0.07%	0.07%
36 Month	\$2,500	\$2,500	0.08%	0.08%
48 Month	\$2,500	\$2,500	0.09%	0.09%
60 Month	\$2,500	\$2,500	0.12%	0.12%

Consumer and Business Standard Rate CDs	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	Annual Percentage Yield ("APY")
1 Month	\$2,500	\$2,500 \$100,000	0.01% 0.03%	0.01% 0.03%
3 Month	\$2,500	\$2,500 \$100,000	2.15% 2.25%	2.15% 2.25%
6 Month	\$2,500	\$2,500 \$100,000	1.85% 2.00%	1.85% 2.00%
9 Month	\$2,500	\$2,500 \$100,000	1.85% 1.95%	1.85% 1.95%
12 Month	\$2,500	\$2,500 \$100,000	1.75% 1.85%	1.75% 1.85%
24 Month	\$2,500	\$2,500 \$100,000	0.05% 0.08%	0.05% 0.08%
36 Month	\$2,500	\$2,500 \$100,000	0.06% 0.09%	0.06% 0.09%
48 Month	\$2,500	\$2,500 \$100,000	0.07% 0.12%	0.07% 0.12%
60 Month	\$2,500	\$2,500 \$100,000	0.08% 0.13%	0.08% 0.13%

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 A Bankohana Checking account is required to open and maintain a Bankohana CD. A minimum opening deposit of \$500 is required for a Bankohana Checking account. The minimum balance requirement to avoid a monthly service fee is dependent upon the Bankohana level selected.

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Retirement CDs

Retirement CDs are not available in Palau.

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

Consumer, Consumer Bankohana ¹ , Business and Business Bankohana ¹	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	Annual Percentage Yield ("APY")
6 Month (not available in Roth IRA)	\$1,000	\$1,000	2.00%	2.00%
18 Month (add-on)	\$25	\$25	2.00%	2.00%
3 Year	\$1,000	\$1,000	0.08%	0.08%
6 Year	\$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.

¹ 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.

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