

Consumer Checking and Savings 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 the State of Hawaii, Rates Effective as of: 07/27/2026

Consumer Checking Accounts	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	APY
Personal Money Management Checking	\$100	\$1 \$10,000	0.01% 0.01%	0.01% 0.01%
55+ Checking	New accounts no longer offered	\$1 \$10,000	0.01% 0.01%	0.01% 0.01%
Bankohana - Level I Checking	\$500	\$1 \$10,000	0.01% 0.01%	0.01% 0.01%
Bankohana - Level II Checking ¹	\$500	\$1 \$5,000 \$10,000 \$50,000	0.01% 0.01% 0.01% 0.02%	0.01% 0.01% 0.01% 0.02%
Bankohana - Level III Checking / Bankohana Cash Advantage (State of Hawaii Only) ¹	\$500	\$1 \$5,000 \$10,000 \$50,000	0.01% 0.01% 0.01% 0.02%	0.01% 0.01% 0.01% 0.02%
Bankohana Premier Checking (State of Hawaii Only) ²	\$500	\$1 \$50,000	0.01% 0.02%	0.01% 0.02%

Consumer Savings Accounts	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	APY
Regular Savings	\$100	\$1	0.01%	0.01%
Kids Only Savings	\$25	\$1	0.01%	0.01%
Bankohana - Level I Savings	\$100	\$1	0.02%	0.02%
Bankohana - Level II & Level III Savings	\$100	\$1	0.03%	0.03%

¹New accounts no longer offered in the State of Hawaii.

²New accounts not available in Guam, Saipan, and Palau.

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.

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Consumer Bonus Rate Savings Accounts	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	APY	Bonus Interest Rate	Combined APY
Bonus Rate Savings ³	\$100	\$1	0.01%	0.01%	0.02%	0.03%
		\$10,000	0.01%	0.01%	0.02%	0.03%
		\$25,000	0.01%	0.01%	0.02%	0.03%
		\$100,000	0.02%	0.02%	0.02%	0.04%
Bankohana Bonus Rate Savings ³	\$100	\$1	0.02%	0.02%	0.02%	0.04%
		\$10,000	0.02%	0.02%	0.02%	0.04%
		\$25,000	0.02%	0.02%	0.02%	0.04%
		\$100,000	0.03%	0.03%	0.02%	0.05%
Bankohana Bonus Rate Savings Plus ⁴	\$100	\$1	0.03%	0.03%	0.04%	0.07%
		\$10,000	0.03%	0.03%	0.04%	0.07%
		\$25,000	0.03%	0.03%	0.04%	0.07%
		\$100,000	0.04%	0.04%	0.04%	0.08%
		\$250,000	0.05%	0.05%	0.04%	0.09%

³For Bonus Rate Savings and Bankohana Bonus Rate Savings, the bonus interest rate and the combined APY are contingent upon making a minimum deposit of \$25 and no withdrawals during the month.

⁴For Bankohana Bonus Rate Savings Plus, the bonus interest rate and the 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 in the \$250,000 and over tier.

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Consumer Money Market Savings Accounts	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	APY
Money Market Savings	New accounts no longer offered	\$1	0.02%	0.02%
		\$2,500	0.02%	0.02%
		\$10,000	0.02%	0.02%
		\$25,000	0.02%	0.02%
		\$100,000	0.03%	0.03%
		\$1,000,000	0.04%	0.04%
Bankohana - Level I Money Market Savings	New accounts no longer offered	\$1	0.02%	0.02%
		\$2,500	0.02%	0.02%
		\$10,000	0.02%	0.02%
		\$25,000	0.02%	0.02%
		\$100,000	0.03%	0.03%
		\$1,000,000	0.04%	0.04%
Bankohana - Level II, Level III, and Cash Advantage Money Market Savings	New accounts no longer offered	\$1	0.02%	0.02%
		\$2,500	0.02%	0.02%
		\$10,000	0.02%	0.02%
		\$25,000	0.02%	0.02%
		\$100,000	0.04%	0.04%
		\$1,000,000	0.05%	0.05%
Consumer Retirement Savings Accounts (not available in Palau)	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	APY
Retirement Savings / Bankohana Retirement Savings	\$1	\$1	0.03%	0.03%

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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