

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: 3/4/2025

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	3.30%	3.30%
6 Months	\$2,500	\$2,500	3.00%	3.00%
9 Months	\$2,500	\$2,500	2.75%	2.75%
12 Months	\$2,500	\$2,500	2.75%	2.75%
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	3.70%	3.70%
6 Month Time Deposit Account Special ¹	\$25,000 ¹	\$25,000	3.70%	3.70%
12 Month Time Deposit Account Special ¹	\$25,000 ¹	\$25,000	3.15%	3.15%
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	3.40%	3.40%
6 Months	\$2,500	\$2,500	3.25%	3.25%
9 Months	\$2,500	\$2,500	3.00%	3.00%
12 Months	\$2,500	\$2,500	3.00%	3.00%
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	3.80%	3.80%
Bankohana 6 Month Time Deposit Account Special ¹	\$25,000 ¹	\$25,000	3.80%	3.80%
Bankohana 12 Month Time Deposit Account Special ¹	\$25,000 ¹	\$25,000	3.60%	3.60%
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.

²A 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

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 Bankohana ² , 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.

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

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: 3/4/2025

Jumbo TDAs: Consumer, Consumer Bankohana², Business and Business Bankohana²	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	3.50%	3.50%
6 Months	\$100,000	\$100,000	3.25%	3.25%
9 Months	\$100,000	\$100,000	3.10%	3.10%
12 Months	\$100,000	\$100,000	3.10%	3.10%
		\$250,000	3.10%	3.10%
		\$500,000	3.10%	3.10%
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	3.80%	3.80%
Jumbo 6 Month Time Deposit Account Special ¹	\$100,000 ¹	\$100,000	3.80%	3.80%
Jumbo 12 Month Time Deposit Account Special ¹	\$100,000 ¹	\$100,000	3.60%	3.60%
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.

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