

**Annual Percentage Yield (APY) is guaranteed for term of Time Deposit Accounts. An early withdrawal penalty may be imposed if withdrawal occurs before maturity. Fees may reduce earnings.**

**Rates Effective as of:  
For accounts opened/maintained in the State of Hawaii 9/12/2019**

Time Deposit Accounts: Consumer and Business	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	APY
1 Month	\$25,000	\$25,000	0.04%	0.04%
3 Months	\$2,500	\$2,500	0.04%	0.04%
6 Months	\$2,500	\$2,500	0.08%	0.08%
9 Months	\$2,500	\$2,500	0.09%	0.09%
12 Months	\$2,500	\$2,500	0.15%	0.15%
24 Months	\$2,500	\$2,500	0.20%	0.20%
36 Months	\$2,500	\$2,500	0.25%	0.25%
48 Months	\$2,500	\$2,500	0.30%	0.30%
60 Months	\$2,500	\$2,500	0.35%	0.35%
3 Month Time Deposit Account Special <sup>1</sup>	\$25,000 <sup>1</sup>	\$25,000	0.40%	0.40%
6 Month Time Deposit Account Special <sup>1</sup>	\$25,000 <sup>1</sup>	\$25,000	0.70%	0.70%
12 Month Time Deposit Account Special <sup>1</sup>	\$25,000 <sup>1</sup>	\$25,000	1.00%	1.00%
24 Month Time Deposit Account Special <sup>1</sup>	\$25,000 <sup>1</sup>	\$25,000	1.05%	1.05%

Bankohana Time Deposit Accounts: Consumer and Business	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	APY
1 Month	\$25,000	\$25,000	0.06%	0.06%
3 Months	\$2,500	\$2,500	0.06%	0.06%
6 Months	\$2,500	\$2,500	0.13%	0.13%
9 Months	\$2,500	\$2,500	0.14%	0.14%
12 Months	\$2,500	\$2,500	0.20%	0.20%
24 Months	\$2,500	\$2,500	0.25%	0.25%
36 Months	\$2,500	\$2,500	0.30%	0.30%
48 Months	\$2,500	\$2,500	0.35%	0.35%
60 Months	\$2,500	\$2,500	0.40%	0.40%
Bankohana 3 Month Time Deposit Account Special <sup>1</sup>	\$25,000 <sup>1</sup>	\$25,000	0.45%	0.45%
Bankohana 6 Month Time Deposit Account Special <sup>1</sup>	\$25,000 <sup>1</sup>	\$25,000	0.75%	0.75%
Bankohana 12 Month Time Deposit Account Special <sup>1</sup>	\$25,000 <sup>1</sup>	\$25,000	1.10%	1.10%
Bankohana 24 Month Time Deposit Account Special <sup>1</sup>	\$25,000 <sup>1</sup>	\$25,000	1.15%	1.15%

If your time deposit account term is one year or less, interest is not compounded. If your account has a term greater than one year and you have instructed us to pay interest to your time deposit account, interest is credited to your account annually and compounded, and paid at maturity.

<sup>1</sup>Not 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.

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.

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

Rates Effective as of:

For accounts opened/maintained in the State of Hawaii 9/12/2019

Retirement Accounts: Consumer, Consumer Bankohana, 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	0.14%	0.14%
18 Month Time Deposit (add-on)	\$25	\$25	0.19%	0.19%
3 Year Time Deposit	\$1,000	\$1,000	0.34%	0.34%
6 Year Time Deposit	\$1,000	\$1,000	0.60%	0.60%

If your time deposit account term is one year or less, interest is not compounded. If your account has a term greater than one year and you have instructed us to pay interest to your time deposit account, interest is credited to your account annually and compounded, and paid at maturity.

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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: 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