

## Rate Sheet for Online Time Deposit Accounts ("CD")

For CDs opened online only and funded from an external financial institution

**Annual Percentage Yield (APY) is guaranteed for the term of CD and based on the date funds are received. An early withdrawal penalty may be imposed if withdrawal occurs before maturity. Fees may reduce earnings.**

Rates Effective as of<sup>1</sup>: **9/12/2019** (subject to change)

CD Accounts: Consumer	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	Estimated APY <sup>2</sup>
Online 6 Month CD Special	\$10,000	\$10,000	0.60%	0.60%
Online 6 Month CD Special	\$25,000	\$25,000	0.70%	0.70%
Online 6 Month Jumbo CD Special	\$100,000	\$100,000	0.75%	0.75%
Online 12 Month CD Special	\$10,000	\$10,000	0.90%	0.90%
Online 12 Month CD Special	\$25,000	\$25,000	1.00%	1.00%
Online 12 Month Jumbo CD Special	\$100,000	\$100,000	1.10%	1.10%

Bankohana CD Accounts: Consumer	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	Estimated APY <sup>2</sup>
Online Bankohana 6 Month CD Special	\$10,000	\$10,000	0.60%	0.60%
Online Bankohana 6 Month CD Special	\$25,000	\$25,000	0.75%	0.75%
Online Bankohana Jumbo 6 Month CD Special	\$100,000	\$100,000	0.75%	0.75%
Online Bankohana 12 Month CD Special	\$10,000	\$10,000	1.00%	1.00%
Online Bankohana 12 Month CD Special	\$25,000	\$25,000	1.10%	1.10%
Online Bankohana Jumbo 12 Month CD Special	\$100,000	\$100,000	1.10%	1.10%

If your CD 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 CD, interest is credited to your account annually and compounded, and paid at maturity.

Not combinable with other specials. Offer excludes ATM and Mobile Deposits. Subject to online account opening requirements.

<sup>1</sup> Effective rate for CD is based upon the date the account is opened.

<sup>2</sup> Estimated APY is based on same day account opening and funding. APY may be lower if account is funded at a later date.

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: 643-3888
- In U.S. Mainland and Canada: 1-888-643-3888
- TTY: 1-888-643-9888