

## Interest Rates for Personal Accounts

Effective Date: January 1, 2022

### Checking Accounts

Account Type	Minimum Opening Balance	Minimum Balance Required to Earn APY	Annual Percentage Yield (APY)
Hawaii's Best Checking	\$100	None	0.02%
Money Market Checking	\$1,000	\$0 to \$999.99 \$1,000 or more	0.02% 0.03%
Teen or Student Checking	\$25	None	0.02%

Your interest rate and Annual Percentage Yield (APY) may change after the account is opened. Fees could reduce earnings on the account.

### Savings Accounts

Account Type	Minimum Opening Balance	Minimum Balance Required to Earn APY	Annual Percentage Yield (APY)
Statement Savings	\$10	None	0.02%
Student Savings	\$10	None	0.07%
Student Savings with Student Checking	\$10	None	0.07%
Passbook Savings	\$10	None	0.02%
Keiki Savings	\$10	None	0.02%
Christmas Club Savings*	\$10	None	0.20%

Your interest rate and Annual Percentage Yield (APY) may change after the account is opened. Fees could reduce earnings on the account.

\*Limitations on Christmas Club Savings accounts: \$100,000 maximum balance. New Christmas Club Savings accounts may be opened November 1 thru February 15, 2022. No partial withdrawals allowed. Accounts closed prior to November 1, 2022 will lose all interest.

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### Special Certificate of Deposit (CDs) and IRA CDs

Account Type	Balance Tier	Minimum Balance Required to Earn APY	Annual Percentage Yield (APY)
3-5 Month Certificate of Deposit	\$1,000 - \$49,999.99	\$1,000	0.10%*
	\$50,000 +	\$50,000	0.10%*
6-8 Month Certificate of Deposit	\$1,000 - \$49,999.99	\$1,000	0.10%*
	\$50,000 +	\$50,000	0.10%*
12-23 Month Certificate of Deposit	\$1,000 - \$49,999.99	\$1,000	0.15%*
	\$50,000 +	\$50,000	0.15%*
24-35 Month Certificate of Deposit	\$1,000 - \$49,999.99	\$1,000	0.25%*
	\$50,000 +	\$50,000	0.25%*
36-47 Month Certificate of Deposit	\$1,000 - \$49,999.99	\$1,000	0.25%*
	\$50,000 +	\$50,000	0.25%*
48-59 Month Certificate of Deposit	\$1,000 - \$49,999.99	\$1,000	0.60%*
	\$50,000 +	\$50,000	0.60%*
60 Month Certificate of Deposit	\$1,000 - \$49,999.99	\$1,000	0.70%*
	\$50,000 +	\$50,000	0.70%*

\*Deposited funds must be from another Financial Institution.

A penalty may be imposed for early withdrawal. For IRA accounts, terms start at 6 months.

### Standard CDs and IRA CDs

Account Type	Minimum Opening Balance	Minimum Balance Required to Earn APY	Annual Percentage Yield (APY)
3-5 Month Certificate of Deposit	\$1,000	\$1,000	0.03%
6-8 Month Certificate of Deposit	\$1,000	\$1,000	0.05%
9-11 Month Certificate of Deposit	\$1,000	\$1,000	0.10%
12-23 Month Certificate of Deposit	\$1,000	\$1,000	0.10%
24-35 Month Certificate of Deposit	\$1,000	\$1,000	0.15%
36-47 Month Certificate of Deposit	\$1,000	\$1,000	0.15%
48-59 Month Certificate of Deposit	\$1,000	\$1,000	0.50%
60 Month Certificate of Deposit	\$1,000	\$1,000	0.60%

A penalty may be imposed for early withdrawal. For IRA accounts, terms start at 6 months.