Territorial Savings
a division of Bank of Hope

Interest Rates for Personal Accounts

Effective Date: March 6, 2026

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%

Interest rate and Annual Percentage Yield (APY) subject to change without notice 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%
Keiki Savings	$10	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.

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Interest Rates for Personal Accounts

Effective Date: March 9, 2026

Special Certificate of Deposit (CDs) and IRA CDs

***Deposited funds must be from another Financial Institution.**

Account Type	Balance Tier	Minimum Balance Required to Earn APY	Annual Percentage Yield (APY)
12 Month Certificate of Deposit	$10,000 +	$10,000	3.60%*

***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 Month Certificate of Deposit	$1,000	$1,000	2.85%
6 Month Certificate of Deposit	$1,000	$1,000	3.15%
9 Month Certificate of Deposit	$1,000	$1,000	3.25%
12 Month Certificate of Deposit	$1,000	$1,000	3.10%
24 Month Certificate of Deposit	$1,000	$1,000	2.75%
36 Month Certificate of Deposit	$1,000	$1,000	2.65%
48 Month Certificate of Deposit	$1,000	$1,000	2.55%
60 Month Certificate of Deposit	$1,000	$1,000	2.45%

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