

## Interest Rates for Personal Accounts

Effective Date: June 14, 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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### 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	3.70%*

**\*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 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.