

## Interest Rates for Personal Accounts

Effective Date January 9, 2019

### 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% 0.05%
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	0.25%
Student Savings	\$10	None	0.25%
Student Savings with Student Checking	\$10	None	0.50%
Passbook Savings	\$10	None	0.25%
Keiki Savings	\$10	None	0.25%
Money Market Deposit	\$1,000	\$0 to \$999.99 \$1,000 or more	0.15% 0.20%

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

### Special Certificate of Deposit (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	0.66%*
6-8 Month Certificate of Deposit	\$1,000	\$1,000	0.90%*
12-23 Month Certificate of Deposit	\$1,000	\$1,000	1.50%*
24-35 Month Certificate of Deposit	\$1,000	\$1,000	1.95%*
36-47 Month Certificate of Deposit	\$1,000	\$1,000	1.95%*
48-59 Month Certificate of Deposit	\$1,000	\$1,000	1.95%*
60 Month Certificate of Deposit	\$1,000	\$1,000	2.25%*

\*Deposited funds must be from another Financial Institution.

## 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	0.20%
6-8 Month Certificate of Deposit	\$1,000	\$1,000	0.25%
12-23 Month Certificate of Deposit	\$1,000	\$1,000	0.50%
24-35 Month Certificate of Deposit	\$1,000	\$1,000	0.60%
36-47 Month Certificate of Deposit	\$1,000	\$1,000	0.70%
48-59 Month Certificate of Deposit	\$1,000	\$1,000	0.80%
60 Month Certificate of Deposit	\$1,000	\$1,000	0.90%

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