

## Interest Rates for Personal Accounts

Effective Date September 6, 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	0.20%
Student Savings	\$10	None	0.25%
Student Savings with Student Checking	\$10	None	0.50%
Passbook Savings	\$10	None	0.20%
Keiki Savings	\$10	None	0.20%
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.

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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	0.45%*
	\$50,000 +	\$50,000	0.50%*
6-8 Month Certificate of Deposit	\$1,000 - \$49,999.99	\$1,000	1.75%*
	\$50,000 +	\$50,000	1.75%*
12-23 Month Certificate of Deposit	\$1,000 - \$49,999.99	\$1,000	1.75%*
	\$50,000 +	\$50,000	1.75%*
24-35 Month Certificate of Deposit	\$1,000 - \$49,999.99	\$1,000	1.15%*
	\$50,000 +	\$50,000	1.20%*
36-47 Month Certificate of Deposit	\$1,000 - \$49,999.99	\$1,000	1.50%*
	\$50,000 +	\$50,000	1.65%*
48-59 Month Certificate of Deposit	\$1,000 - \$49,999.99	\$1,000	1.65%*
	\$50,000 +	\$50,000	1.70%*
60 Month Certificate of Deposit	\$1,000 - \$49,999.99	\$1,000	1.75%*
	\$50,000 +	\$50,000	1.80%*

\*Deposited funds must be from another Financial Institution.

A penalty may be imposed for early withdrawal.

### 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	0.10%
6-8 Month Certificate of Deposit	\$1,000	\$1,000	0.15%
12-23 Month Certificate of Deposit	\$1,000	\$1,000	0.25%
24-35 Month Certificate of Deposit	\$1,000	\$1,000	0.40%
36-47 Month Certificate of Deposit	\$1,000	\$1,000	0.50%
48-59 Month Certificate of Deposit	\$1,000	\$1,000	0.60%
60 Month Certificate of Deposit	\$1,000	\$1,000	0.70%

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