

Interest Rates for Personal Accounts

Effective Date: January 7, 2025

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	0.50%

*Christmas Club Savings: Open account between November 1, 2024 and February 15, 2025. 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)
3-5 Month Certificate of Deposit	\$1,000 +	\$1,000	3.00%*
6 Month Certificate of Deposit	\$1,000 +	\$1,000	4.00%*
12 Month Certificate of Deposit	\$1,000 +	\$1,000	3.50%*

*Deposited funds must be from another Financial Institution.

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

Interest Rates for Personal Accounts

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	0.20%
60 Month Certificate of Deposit	\$1,000	\$1,000	0.25%

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