



# FINANCE FACTORS

SAVINGS • CDs • MORTGAGES



## Certificates of Deposit Rates

*(Certificate of Deposit Special Rates may be used for IRAs)*

Effective May 31, 2011

Term (months)	Annual Percentage Yield
6	0.30%
12	0.40%
18	0.40%
24	0.50%
36	0.70%
60	1.05%

Annual Percentage Yields (APY) effective as of the above-referenced effective date, and assumes that interest will remain on deposit. \$2500 minimum opening deposit and ongoing balance are required. Other rates and terms available. Penalty may be imposed for early withdrawal. Fees may reduce earnings on the account. \$95,000 maximum opening deposit. Rates are subject to change at any time without notice. Rates may be different for business accounts. Available to State of Hawaii residents and businesses only. **Deposits are insured up to \$250,000 by the FDIC.**

## Savings Account Rates

Effective June 13, 2011

### Akamai Savings

Annual Percentage Yield
0.25%

### Money Market Savings\*

Balances	Annual Percentage Yield
\$200,000 and over	0.50%
\$10,000 - \$199,999	0.35%
\$0 - \$9,999	0.15%

Annual Percentage Yields (APY) effective as of the above-referenced effective date, and assumes that minimum opening deposit and ongoing minimum balance requirements are met and that interest will remain on deposit. Opening deposit must be drawn from a financial institution other than Finance Factors. Akamai Savings accounts closed within 90 days of opening will be assessed an early closing fee of \$50. Fees may reduce \* earnings on the account. Rates are subject to change at any time without notice. Rates may be different for business accounts. **Deposits are insured up to \$250,000 by the FDIC.**

For Money Market Savings accounts, balances below the minimum will earn 0.15% APY. Accounts closed within 90 days of opening will be assessed an early closing fee of \$35.