



FINANCE FACTORS

SAVINGS • CDs • MORTGAGES



Certificates of Deposit Rates for Businesses

Effective February 13, 2012

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

Annual Percentage Yields (APY) effective as of the above-referenced effective date, and assumes that interest will remain on deposit. \$5,000 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 personal accounts. Available to State of Hawaii businesses only. **Deposits are insured up to \$250,000 by the FDIC.**

Savings Account Rates for Businesses

Effective February 13, 2012

Ali'i Savings

Balances	Annual Percentage Yield
\$50,000 and over	0.20%
\$0 - \$49,999	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. \$50,000 minimum opening deposit and funds must be drawn from a financial institution other than Finance Factors. \$250,000 maximum account balance. Ali'i 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 personal accounts. Available to State of Hawaii businesses only. **Deposits are insured up to \$250,000 by the FDIC.**