

HAWAII'S BEST SAVINGS RATE*

4.75% APY

SAVINGS BALANCE	APY**
Up to \$250k	4.75%
Above \$250k	0.05%

For a limited time, earn more with a variable rate **Right By You Savings Account.**

*Based on the published Annual Percentage Yield (APY) for balances up to \$250,000 from the 4 largest banks based in Hawaii on 12/18/2024. Conditions differ for each institution.

**This is a limited-time account and rates are subject to change at any time. As of 1/1/2025, the Annual Percentage Yield (APY) on daily balances up to \$250,000.00 is 4.75%. For daily balances \$250,000.01 and over, the APY is 0.05% on that portion of the daily balance resulting in a range of 4.75% to 0.05% APY depending on the account's daily balance. A minimum of \$10,000 in new funds is required to open a RBY Account. Certain terms and conditions apply. Fees may reduce earnings. Available to Hawaii residents only. Credit Union membership is required.

Federally insured by NCUA

Start Your Year Off Right!



4.00% APY

5 MONTH TERM SHARE*

3.50% APY 9 MONTH TERM SHARE**

*5 Month Term Share: Minimum of \$5,000 from another financial institution to open. Maximum cap of \$250,000 per member.

**9 Month Term Share: A minimum of \$1,000 to open.

Annual Percentage Yields (APYs) are as of 1/1/2025, and are subject to change without notice. A penalty may be imposed for early withdrawals. Fees may reduce earnings. The 5 Month and 9 Month Term Shares will automatically renew at maturity for a standard 6 Month Term Share at our prevailing dividend rate. Offer is not applicable to IRA Term Share Accounts. Available to Hawaii residents only. Credit Union membership is required. Contact us for eligibility.

Federally insured by NCUA



HAWAII STATE
FEDERAL CREDIT UNION

always right by you