

**TRANSFER BALANCES
TO AS LOW AS 1.99% APR**

Between February 1 and April 30, 2016, transfer a minimum of \$500 from your non-HOCU/Honolulu FCU credit cards and loans to your HOCU Rewards Visa Credit Card at a promotional rate as low as 1.99% Annual Percentage Rate (APR) with a low 2% transfer fee. Actual rate is based on your FICO credit score with a minimum of 680 to qualify. On March 1, 2018 or if you default, your rate reverts to the prevailing balance transfer rate (currently, 10.75% APR for Visa Platinum, 12.75% APR for Visa Gold, & 14.75% APR for Visa Classic). Subject to change without notice, credit approval & HOCU membership. Don't have a HOCU Rewards Visa Credit Card with EMV chip that rewards you with premium merchandise and travel awards? Apply for one today!



SCHOLARSHIP DEADLINE IS APRIL 1, 2016

Up to five \$1,000 scholarships will be awarded to members accepted to or enrolled in a community college, trade school, or university program at any two or four year institution of higher learning for the 2016-2017 academic year. Consideration criteria includes community service, academic merit, credit union relationship, and financial need. Recipients must be enrolled as full-time students at the time of scholarship disbursement. Previous recipients are ineligible. If selected, a member's picture may be used in credit union promotions. The scholarship application may be obtained from one of our branches.

CALL US FOR ALL YOUR LOAN NEEDS

Here at HOCU we want you to have a brighter future so before you committed to financing elsewhere, check with us for your loan needs. Whether it's time to refinance your photovoltaic loan or mortgage, our team of friendly and knowledgeable loan associates can assist you. In addition, we offer great competitive rates on new or used automobiles. Even if you're looking to reestablish or build credit, we can help with a secured loan using your shares as collateral.

HOME EQUITY LINE OF CREDIT (HELOC)

Just 2 It

Apply 2day!

*Fixed Intro Rate for 2 Years

2.00% APR

Variable Rate Thereafter

3.99% APR

Currently

Home Equity Line of Credit (HELOC) offer is a fixed annual percentage rate (APR) for 24 months at time of closing, effective 03/12/2014. After 24 months, the APR is variable. The index is the monthly average of the Six Month Treasury Bill Rate (Auction High) published in the Wall Street Journal, adjusted quarterly (3.99% min. & 18.00% max.), with a 8-year draw and 18-year amortization period. Minimum initial draw is \$5,000 with subsequent advances of \$100 minimum. Applies to Owner-Occupied properties with required insurance and maximum loan-to-value of 80% in Hawaii. Estimated 3rd party fees (ALTA policy, appraisal, trust review & attorney) are \$300 to \$2,000 for credit lines up to \$350,000. We offer up to \$550 closing credit against all 3rd party fees. \$20 application fee & \$10 flood zone determination fee due at closing. Membership (\$5 in regular shares) required. Subject to change & other restrictions may apply.



HOCU
For a Brighter Future

(808) 777-LOAN [5626]

Loan Rate Update HOCU www.myhocu.com (808) 777-LOAN [5626] February 1, 2016

shared branching-www.hicuso.com, autos-www.cudirect.com, atm-www.allco-op.org Toll-free: 1-800-524-2261

| TYPE OF LOAN | Max Loan | Max Term | Variable (APR*) | Fixed (APR*) | Remarks |
|--|----------------------|-------------------|-----------------|--------------|--|
| Regular Share Secured | On Balance | 12 yr | 3.098% | | 100% of Funds on deposit |
| New Car loan rates are "as low as"; actual rate may differ based on member's credit score | No Maximum | 2 yr | | 1.59% | up to 120% of invoice or MSRP (which ever is less) |
| | No Maximum | 3 yr | | 1.79% | |
| | No Maximum | 4 yr | | 1.99% | |
| | No Maximum | 5 yr | | 2.39% | |
| | No Maximum | 6 yr | | 2.69% | |
| | No Maximum | 7 yr | | 2.99% | |
| Green New Car "as low as" | No Maximum | 5 yr | | 1.99% | new car must get 25 miles per gallon |
| Used Car loan rates are "as low as"; actual rate may differ based on member's credit score | No Maximum | 2 yr | | 1.59% | up to 120% of Kelly Blue Book – Retail |
| | No Maximum | 3 yr | | 1.79% | |
| | No Maximum | 4 yr | | 1.99% | |
| | No Maximum | 5 yr | | 2.39% | |
| | No Maximum | 6 yr | | 2.69% | |
| Brighter Future / Signature loans rates are "as low as" actual rate may differ based on member's credit score | \$20,000 | 5 yr | 11.50% | 9.99%* | *Signature loan specials – see below (must meet credit risk score requirement) |
| | \$20,000 | 4 yr | | 8.99%* | |
| | \$20,000 | 3 yr | | 7.99%* | |
| | \$20,000 | 2 yr | | 6.99%* | |
| | \$20,000 | 1 yr | | 4.99%* | |
| VISA Classic Credit Card | \$25,000 | 3% of Bal./mo. | | 13.75% | No annual fee, 25 day grace on purch. |
| VISA Gold Credit Card | \$25,000 | 3% of Bal./mo. | | 10.75% | No annual fee, 25 day grace on purch. |
| VISA Platinum Credit Card | \$25,000 | 3% of Bal./mo. | | 9.75% | No annual fee, 25 day grace on purch. |
| Share Draft Overdraft Protection | \$ 5,000 | Based On Advances | | 12.00% | Minimum monthly payment is 3% of balance outstanding |
| Home Equity Line of Credit (LOC) | \$350,000 LOC | 18 yr | 2.00% | no pts | As high as 80% loan to value for 2 years then variable rate thereafter, currently 3.99% |
| Home Equity Line of Credit-Rental Property | \$350,000 LOC | 12 yr | 4.49% | no pts | As high as 70% loan to value |
| Home Equity Loan (fixed rate) | \$350,000 | 20 yr | | 4.49% | Loans closed by Mar. 31, 2016, subject to change thereafter |
| Home Equity Loan-Rental | \$350,000 | 15 yr | | 4.99% | Loans closed by Mar. 31, 2016, subject to change thereafter |
| Photovoltaic/ Solar loan rates are "as low as"; actual rate may differ based on credit score | (Purchase) \$50,000 | 5 yr | | 2.49% | |
| | (Purchase) \$50,000 | 8 yr | | 2.99% | |
| | (Purchase) \$50,000 | 10 yr | | 3.24% | |
| | (Refinance) \$50,000 | 5 yr | | 3.49% | |
| | (Refinance) \$50,000 | 6 yr | | 3.99% | |

APR - Annual Percentage Rate. Variable Rate subject to quarterly change. Auto loans - must be registered in Hawaii.

CALL FOR CREDIT UNION FIRST MORTGAGE LOAN RATES AND POINTS.

*For signature loans (\$2,500 minimum advance) with credit risk scores of 650+, the 3 year, 2 year, and 1 year rate is 3.90% when requesting up to \$10,000 and the 5 year, 4 year, 3 year, 2 year rate is 6.75% when requesting up to \$20,000.

BRANCH HOURS OF OPERATION

Airport Post Office Branch
Mon, Tue, Th 8:00 am to 4:15 pm
Fri 7:30 am to 3:45 pm
Sat 9:00 am to 2:00 pm
Sun, Wed, Federal Holidays Closed

Tripler E-Wing Branch
Mon - Fri 7:30 am to 12:00 noon;
1:00 pm to 3:00 pm
Sat, Sun, Federal Holidays Closed

Federal Building Branch
Mon - Fri 7:45 am to 3:30 pm
Sat, Sun, Federal Holidays Closed

Moiliili Branch
Mon - Th 8:30 am to 5:00 pm
Fri 8:30 am to 6:00 pm
Sat 9:00 am to 1:00 pm
Sun, Federal Holidays Closed

KASASA® CHECKING IS HERE!

Kasasa is a free checking account with no minimum balances or monthly service fees. However, each Kasasa checking account rewards you in cash with ATM refunds nationwide plus either: 1) a higher interest dividend rate, 2) cash back on debit card purchases, or 3) refunds on debit card purchases from iTunes, Google Play, and Amazon.com. To earn these rewards we ask that you to qualify by doing a few simple things you may already do during each monthly cycle: 1) make at least 12 debit card purchase that post and settle to your account, enroll in and receive e-statements, and access online banking at least once per cycle. Even if you don't qualify during a given cycle, the checking account is still free and you can try again next cycle to earn rewards.



SAFE DEPOSIT BOX PROMOTION

First-time renters receive special pricing: **\$15/first year for a 3" x 10" box** or **\$20/first year for a 5" x 10" box**. After the first year, safe deposit box rentals are: \$55/annually for a 3" x 10" box or \$65/annually for a 5" x 10" box. Boxes are located at 2305 S Beretania in Moiliili. Last day for promotion is April 1, 2016 or until supplies last, whichever comes first.

ANNUAL MEETING LUNCHEON

Sunday, March 13, 2016 at 12 Noon
Hale Koa Hotel ~ Waikiki Ballroom
Members: \$25 Guests: \$30

Valued at over \$55, the Luncheon Aloha Buffet includes popular items such as steamed snow crab legs & roast new york striploin of beef. Less than half the annual meeting luncheon tickets are still available, so buy your tickets before we're sold out!

SHARED BRANCHING
 visit www.allco-op.org
 or call **1-888-SITE-CO-OP**
 (1-888-748-3266)



Honolulu FCU
mobileBANKING



(808) 777-JOIN [5646]

Savings Rate Update HOCU www.myhocu.com (808) 777-JOIN [5646] February 1, 2016

| TYPE OF ACCOUNT | Minimum Balance | Interest Rate Per Annum | Annual Percentage Yield | When Paid | Remarks |
|---|-----------------------------|-------------------------|-------------------------|-----------|---|
| Regular Shares | \$5 | .150% | .15% | Monthly* | Balances under \$100 do not earn dividends. |
| Kasasa Saver® (only available with Kasasa Cash or Kasasa Cash Back) | \$0 to \$10,000 | .300% | .30% | Monthly* | Based on meeting cycle qualifications with balances over \$10,000 earning 0.15% APY. 0.03% APY if cycle qualifications not met. |
| Holiday Club | \$5 | .150% | .15% | Monthly* | |
| Kasasa Cash® Checking | \$0 to \$10,000 | 2.472% | 2.50% | Monthly* | Based on meeting cycle qualifications with balances over \$10,000 earning 0.25% APY & ATM refunds nationwide. 0.03% APY if cycle qualifications not met. |
| Kasasa Cash Back® Checking | \$0 | .000% | 0.00% | Monthly* | 3% cash back for up to the first \$300 in HOCU debit card purchases & ATM refunds nationwide based on meeting cycle qualifications. |
| Kasasa Tunes® Checking | \$0 | .000% | 0.00% | Monthly* | Earn up to \$10 in refunds for iTunes, Amazon.com and Google Play HOCU debit card purchases & ATM refunds nationwide based on meeting cycle qualifications. |
| Classic Share Draft | \$200 ADB | .100% | .10% | Monthly* | A \$5.00 monthly fee will be charged if average daily balance (ADB) is below \$200 |
| Money Market | \$2,000.00 - \$ 4,999.99 | .200% | .20% | Monthly* | Balance below \$2000 earns 0.15% APY |
| Shares Plus | \$5,000.00 - \$49,999.99 | .250% | .25% | Monthly* | For members age 55 and over, add .05% to Shares Plus rates (for balances of \$2000 or more). |
| Shares Plus | \$50,000.00 - \$99,999.99 | .300% | .30% | Monthly* | |
| Shares Plus | \$100,000.00 - \$499,999.99 | .300% | .30% | Monthly* | |
| Shares Plus | \$500,000.00 and greater | .449% | .45% | Monthly* | |
| 6 Month Cert. | \$ 500 | .250% | .25% | Monthly* | Penalty for early withdrawal on all certificates. For members age 55 and over add .05% to all certificate rates. |
| 1 year Certificate | \$ 500 | .349% | .35% | Monthly* | |
| 2 yr Certificate | \$ 500 | .449% | .45% | Monthly* | |
| 3 yr Certificate | \$ 500 | .549% | .55% | Monthly* | |
| Super 6 Mo Cert. | \$10,000 | .300% | .30% | Monthly* | Penalty for early withdrawal on all share certificates. Call for Special Jumbo rates. For members age 55 and over, add .05% to all certificate rates. |
| Super 1 yr. Certificate | \$10,000 | .349% | .35% | Monthly* | |
| Super Cert. 2 year | \$6,000 | .499% | .50% | Monthly* | |
| Super Cert. 3 year | \$6,000 | .598% | .60% | Monthly* | |
| Individual Retirement Account Split Rate | \$5 to \$1999.99 | .200% | .20% | Monthly* | |
| | \$2000 to \$9999.99 | .300% | .30% | Monthly* | |
| | \$10000 and above | .349% | .35% | Monthly* | |

*Dividends/rewards paid monthly, contact CU for applicable fees & terms. **FAMILY MEMBERS ARE WELCOMED TO JOIN!**
 All rates are subject to change without notice. All accounts are insured up to \$250,000 by NCUA (National Credit Union Administration). IRA and other Trust Accounts are insured separately up to \$250,000 by the NCUA.