



Loan Rate Update

Effective as of: February 1, 2017

All rates are "as low as." Actual rate may differ based on credit score.

Type of Loan	Maximum Loan	Maximum Term	Variable (APR*)	Fixed (APR*)	Remarks
Regular Share Secured	On balance	12 yr	3.098%		100% of funds on deposit
New Car	No Maximum	2 yr 3 yr 4 yr 5 yr 6 yr 7 yr		1.59% 1.79% 1.99% 2.39% 2.69% 2.99%	Up to 120% of invoice or MSRP (whichever is less)
Green New Car	No Maximum	5 yr		1.99%	New car must get 25 miles per gallon
Used Car	No Maximum	2 yr 3 yr 4 yr 5 yr 6 yr		1.59% 1.79% 1.99% 2.39% 2.69%	Up to 120% of Kelly Blue Book – Retail
Personal/Signature	\$20,000	1 yr 2 yr 3 yr 4 yr 5 yr		4.99% 6.99% 7.99% 8.99% 9.99%	
VISA® Classic Credit Card	\$25,000	3% of balance/month		13.75%	No annual fee, 25 day grace on purchase
VISA® Gold Credit Card	\$25,000	3% of balance/month		10.75%	No annual fee, 25 day grace on purchase
VISA® Platinum Credit Card	\$25,000	3% of balance/month		9.75%	No annual fee, 25 day grace on purchase
Share Draft Overdraft Protection	\$5,000	\$50 or 3% of outstanding balance	12.00%		Minimum monthly payment is 3% of balance outstanding
Home Equity Line of Credit	\$350,000	18/30 yr	4.00%	1.99%	1.99% for 2 yrs, then variable rate thereafter. Currently 4.00%. As high as 80% loan to value.
Home Equity Line of Credit – Rental Property	\$350,000 \$250,000	18/30 yr – 1 st 18 yr – 2 nd	4.5% 4.75%	Please call for details	As high as 70% loan to value
2 nd Mortgages	\$350,000	15 yr		Please call for details	Please call for details
<u>Photovoltaic/Solar</u>					
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.