



**Loan Rate Update**  
Effective as of: July 1, 2019

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                        | \$50,000               | 12 yr  | 3.098%          |   | 100% of funds on deposit  |
| New Car                                      | No Maximum             | 3 yr<br>4 yr<br>5 yr<br>6 yr<br>7 yr                                 |                 | 2.19%<br>2.39%<br>2.79%<br>3.69%<br>4.19% | Up to 120% of invoice or MSRP (whichever is less)   |
| Green New Car                                | No Maximum             | 5 yr   |                 | 1.99%                                     | New car must be an electric or hybrid vehicle powered by alternative fuels                    |
| Used Car                                     | No Maximum             | 3 yr<br>4 yr<br>5 yr<br>6 yr   |                 | 2.19%<br>2.39%<br>2.79%<br>3.69%          | Up to 120% of Kelly Blue Book - Retail  |
| Personal/Signature                           | \$20,000               | 1 yr<br>2 yr<br>3 yr<br>4 yr<br>5 yr                                 |                 | 4.99%<br>6.99%<br>7.99%<br>8.99%<br>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   |
| VISA® Share Secured Credit Card              | \$50,000               | 3% of balance/month  |                 | 6.99%                                     | 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<br>8 year draw  | 5.75%           | 1.99%                                     | 1.99% for 2 yrs, then variable rate thereafter. Currently 5.75%. As high as 80% loan to value |
| Home Equity Line of Credit - Rental Property | \$350,000<br>\$250,000 | 18/30 yr - 1 <sup>st</sup><br>18 yr - 2 <sup>nd</sup><br>8 year draw | 6.25%<br>6.50%  | Please call for details                   | As high as 70% loan to value  |
| 2 <sup>nd</sup> 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.