



**Loan Rate Update**

Effective as of: January 1, 2020

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 4 yr 5 yr 6 yr 7 yr		2.19% 2.39% 2.89% 3.79% 4.39%	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 4 yr 5 yr 6 yr		2.19% 2.39% 2.89% 3.79%	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
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 8 year draw	5.25%	1.99%	1.99% for 2 yrs, then variable rate thereafter. Currently 5.25%. As high as 80% loan to value
Home Equity Line of Credit - Rental Property	\$350,000 \$250,000	18/30 yr - 1 <sup>st</sup> 18 yr - 2 <sup>nd</sup> 8 year draw	5.75% 6.00%	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.