

## Savings Dividend Rates\*

### Savings\*\*

\$25.00 to \$9,999.99 .....	0.10% APY
\$10,000.00 to \$49,999.99 .....	0.10% to 0.14% APY
\$50,000.00 and Over .....	0.14% to 0.20% APY
Holiday Club Savings <sup>1</sup> .....	1.00% APY
Individual Retirement Account (IRA)	
\$0.00 to \$9,999.99 .....	0.30% APY
\$10,000.00 to \$49,999.99 .....	0.30% to 0.38% APY
\$50,000.00 and Over .....	0.38% to 0.50% APY
Individual Retirement Account (IRA) Share Certificate <sup>1</sup>	
1 Year Term .....	0.75% APY
2 Year Term .....	0.95% APY
3 Year Term .....	1.15% APY
4 Year Term .....	1.35% APY
5 Year Term .....	1.65% APY
Share Certificate <sup>1</sup>	
6 Month Term .....	0.55% APY
12 Month Term .....	0.75% APY
24 Month Term .....	0.95% APY
36 Month Term .....	1.15% APY
48 Month Term .....	1.35% APY
60 Month Term .....	1.65% APY
SuperSaver Share Certificate Account <sup>2</sup>	
12 Month Term .....	3.00% APY

## Personal Loan Product Rates\*

### Shared Secured Loans<sup>3,4</sup>

Borrowing \$45,000.00 and Over .....	2.00% Margin
\$30,000.00 to \$44,999.99 .....	2.50% Margin
\$15,000.00 to \$29,999.99 .....	2.75% Margin
\$14,999.99 and Lower .....	3.00% Margin
Personal Loan <sup>4,5</sup> .....	2.74% APR
Tuition Loan <sup>4,5</sup> .....	1.74% APR

### New & Used Vehicle Loan

New Vehicle Loan <sup>4,5</sup> .....	1.70% APR
Used Vehicle Loan <sup>4,5</sup> .....	1.70% APR
Overdraft Line of Credit <sup>5</sup> .....	8.00% APR

### Visa Credit Cards<sup>6</sup>

Visa PLATINUM Credit Card .....	9.50% APR
Visa PLATINUM PLUS Credit Card <sup>7</sup> .....	5.90% APR

## Real Estate Loan Product Rates\*

### Home Equity Line of Credit

Loan-To-Value 80% <sup>8,9,10</sup>	
1-Year Rate Fixed .....	1.00% APR
3-Year Rate Fixed .....	3.00% APR
5-Year Rate Fixed .....	4.00% APR
Loan-To-Value 90% <sup>8,9,10</sup>	
1-Year Rate Fixed .....	6.00% APR
3-Year Rate Fixed .....	6.00% APR

### Fixed-Rate Mortgage Loans

Loan-To-Value 80% <sup>8,10</sup>	
15-Year Term, No Points .....	Call for rates
20-Year Term, No Points .....	Call for rates
30-Year Term, No Points .....	Call for rates
Loan-To-Value 90% <sup>8,10</sup>	
15-Year Term, No Points .....	Call for rates

\* APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 04-01-2018; subject to change. All credit union products & services subject to membership eligibility. All loan products subject to credit review. \*\*Earn one or more of the noted APYs based on each portion of your average daily balance (ADB) that falls within each tier. <sup>1</sup>This account is subject to a penalty for early withdrawal, which may result in forfeiture of accrued dividends. Holiday Club Savings accounts are subject to a maximum monthly deposit of \$200. Share Certificate accounts are subject to a minimum deposit of \$2,500. <sup>2</sup>Super Saver Certificate Share Account: This account is subject to a penalty for early withdrawal, which may result in forfeiture of accrued dividends and is subject to a maximum opening deposit of \$1,000 and available for a 12-Month term only. Limited to one account per member with a Checking Account including a direct deposit arrangement. Other restrictions may apply. Limited time offer; subject to change or cancellation without notice. <sup>3</sup>Shared Secured loans will incur a rate of no more than 3.00 percentage points (what we call a Margin) above the posted Dividend Rate (APY) for the type of Savings or Share Certificate account pledged for collateral; based on average dividend rate for deposit pledged. <sup>4</sup>Lowest available rate for a 3-year term loan on Vehicle Loans and a 1-year term loan on Personal and Tuition Loans including a 0.25% (quarter-percent) discount for existing/returning borrowers. Other rates and terms available. <sup>5</sup>Based on credit standing, loan rates may vary up to 17.00% APR for a Tuition Loan or 18.00% APR for all other loans. Vehicle Loan amount maximum for all vehicle loans are based on the value of the vehicle. <sup>6</sup>Visa PLATINUM and PLATINUM PLUS Credit Cards are subject to underwriting guidelines. Visa PLATINUM Credit Card's minimum credit line is \$5,000. <sup>7</sup>5.90% APR introductory rate for a period of six (6) billing cycles. Standard purchase rate is 7.90% APR. <sup>8</sup>APRs are the lowest available rates including a 0.25% (quarter-percent) off for existing/returning borrowers (if applicable). For residential, owner-occupied, fee simple properties in the State of Hawaii; for refinancing or advancing equity of an existing home, and not for purchase of a new home. Lowest available rate subject to certain conditions. <sup>9</sup>Current standard rate for 80% is 5.00% APR. Current standard rate for 90% is 6.00% APR. <sup>10</sup>Lowest available rate subject to certain conditions.