

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

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

Kids Club Savings¹ 1.00% APY

Holiday Club Savings² 1.00% APY

Share Certificates and Individual Retirement Account (IRA) Share Certificates²

6 Month Term (<i>Regular Share Certificates only</i>)	0.60% to 0.90% APY
12 Month Term	0.80% to 1.10% APY
24 Month Term	1.10% to 1.40% APY
36 Month Term	1.30% to 1.60% APY
48 Month Term	1.50% to 1.80% APY
60 Month Term	1.90% to 2.20% APY

Super Saver Share Certificate Account²

12 Month Term	3.00% APY
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Personal Loan Product Rates*

Share Secured ³	1.00% Margin
Personal Loan ^{4,5}	3.39% APR
Tuition Loan ^{4,5}	2.39% APR

New & Used Vehicle Loan

New Vehicle Loan ^{4,5}	1.86% APR
Used Vehicle Loan ^{4,5}	1.86% APR
Overdraft Line of Credit ⁵	8.00% APR
Visa Credit Cards ⁶	

Visa PLATINUM Credit Card 9.50% APR

Visa PLATINUM PLUS Credit Card⁷ 5.90% APR

Real Estate Loan Product Rates*

Home Equity Line of Credit

Loan-To-Value 80% ^{8,9,10}	
1-Year Rate Fixed	1.21% APR
3-Year Rate Fixed	3.21% APR
5-Year Rate Fixed	4.21% APR
Loan-To-Value 90% ^{8,9,10}	
1-Year Rate Fixed	5.21% APR
3-Year Rate Fixed	5.71% APR

Fixed-Rate Mortgage Loans

Loan-To-Value 80% ^{8,10}	
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% ^{8,10}	
15-Year Term, No Points	Call for rates

*APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 02-01-2019; 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. ¹Kids Club Savings accounts are subject to a maximum monthly deposit of \$100 and are restricted to primary members under the age of 18 years (after which the account will be closed and the balance transferred into their Regular Share account). ²Holiday Club Savings accounts are subject to a maximum monthly deposit of \$200. These accounts are subject to a penalty for early withdrawal, which may result in forfeiture of accrued dividends. Rates are based on length of membership. Subject to a minimum deposit of \$2,500. Super Saver Share Certificate Accounts are 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. ³Shared Secured loans will incur a rate of no more than 1.00 percentage point (what we call a Margin) above the posted Dividend Rate (APY) for the type of Savings or Share Certificate account pledged for collateral. ⁴Lowest available rate for a 3-year term loan on Vehicle Loans and a 1-year term loan on Personal and Tuition Loans including the maximum discount available under the Member Rewards Program. Other rates and terms available. ⁵Based on credit standing and length of membership, 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. ⁶Visa PLATINUM and PLATINUM PLUS Credit Cards are subject to underwriting guidelines. Visa PLATINUM PLUS Credit Card's minimum credit line is \$5,000. 7.50% APR introductory rate for a period of six (6) billing cycles. Standard purchase rate is 7.90% APR. ⁸APR's are the lowest available rates including the maximum discount available under the Member Rewards Program (if applicable). For residential, owner-occupied, fee simple properties in the State of Hawaii. Lowest available rates subject to certain conditions. ⁹Current standard rate for 80% is 5.21% APR. Current standard rate for 90% is 6.21% APR. ¹⁰Lowest available rate subject to certain conditions.