

Savings Dividend Rates*

Savings**

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|--|--------------------|
| \$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 ¹ | 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 ¹ | |
| 1 Year Term | 0.50% APY |
| 2 Year Term | 0.70% APY |
| 3 Year Term | 1.00% APY |
| 4 Year Term | 1.10% APY |
| 5 Year Term | 1.40% APY |
| Share Certificate ¹ | |
| 6 Month Term | 0.35% APY |
| 12 Month Term | 0.45% APY |
| 24 Month Term | 0.65% APY |
| 36 Month Term | 0.95% APY |
| 48 Month Term | 1.05% APY |
| 60 Month Term | 1.35% APY |
| Super Saver Share Certificate Account ² | |
| 12 Month Term | 3.00% APY |

Personal Loan Product Rates*

Shared Secured Loans^{3,4}

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|---|--------------|
| 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 ^{4,5} | 2.74% APR |
| Tuition Loan ^{4,5} | 1.74% APR |
| New & Used Vehicle Loan | |
| New Vehicle Loan ^{4,5} | 1.70% APR |
| Used Vehicle Loan ^{4,5} | 1.70% APR |
| Overdraft Line of Credit ⁵ | 8.00% APR |
| Visa Credit Cards ⁶ | |
| Visa PLATINUM Credit Card | 9.50% APR |
| Visa PLATINUM PLUS Credit Card ⁷ | 5.90% APR |

Real Estate Loan Product Rates*

Home Equity Line of Credit

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|-------------------------------------|-----------|
| Loan-To-Value 80% ^{8,9,10} | |
| 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% ^{8,9,10} | |
| 1-Year Rate Fixed | 6.00% APR |
| 3-Year Rate Fixed | 6.00% APR |

Fixed-Rate Mortgage Loans

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|-----------------------------------|----------------|
| 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 09-15-2017; 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. ¹This 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. ²Super 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. ³Shared 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. ⁴Lowest 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. ⁵Based 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. ⁶Visa PLATINUM and PLATINUM PLUS Credit Cards are subject to underwriting guidelines. Visa PLATINUM Credit Card's minimum credit line is \$5,000. ⁷5.90% APR introductory rate for a period of six (6) billing cycles. Standard purchase rate is 7.90% APR. ⁸APRs 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. ⁹Current standard rate for 80% is 5.00% APR. Current standard rate for 90% is 6.00% APR. ¹⁰Lowest available rate subject to certain conditions.