

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 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	0.60% APY
3 Year Term	0.80% APY
4 Year Term	1.00% APY
5 Year Term	1.20% APY
Share Certificate ¹	
6 Month Term	0.25% APY
12 Month Term	0.35% APY
24 Month Term	0.55% APY
36 Month Term	0.75% APY
48 Month Term	0.95% APY
60 Month Term	1.15% APY
Super Saver Share Certificate Account ²	
12 Month Term	3.00% APY

Personal Loan Product Rates*

Shared Secured Loans^{3,4}

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

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	
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 11-30-2016; 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 Share Certificate 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 Credit Cards are subject to underwriting guidelines. Visa Platinum^{Plus} 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. ⁸For residential, owner-occupied, fee simple properties in the State of Hawaii. ⁹Current standard rate for 80% is 5.00% APR. Current standard rate for 90% is 6.00% APR. ¹⁰Subject to certain conditions.