

## 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 Savings<sup>1</sup> ..... 1.00% APY

Holiday Club Savings<sup>2</sup> ..... 1.00% APY

### Share Certificates and Individual Retirement Account (IRA) Share Certificates<sup>2</sup>

6 Month Term ( <i>Regular Share Certificates only</i> )	0.55% to 0.85% APY
12 Month Term	0.75% to 1.05% APY
24 Month Term	0.95% to 1.25% APY
36 Month Term	1.15% to 1.45% APY
48 Month Term	1.35% to 1.65% APY
60 Month Term	1.65% to 1.95% APY

### SuperSaver Share Certificate Account<sup>2</sup>

12 Month Term	3.00% APY
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## Personal Loan Product Rates\*

Share Secured <sup>3</sup>	1.00% Margin
Personal Loan <sup>4,5</sup>	2.09% APR
Tuition Loan <sup>4,5</sup>	1.09% APR

### New & Used Vehicle Loan

New Vehicle Loan <sup>4,5</sup>	1.37% APR
Used Vehicle Loan <sup>4,5</sup>	1.37% 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 06-01-2018; 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>Kids 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). <sup>2</sup>Holiday 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. <sup>3</sup>Shared 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; 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 the maximum discount available under the Member Rewards Program. Other rates and terms available. <sup>5</sup>Based 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. <sup>6</sup>Visa PLATINUM and PLATINUM PLUS Credit Cards are subject to underwriting guidelines. Visa PLATINUM PLUS 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 the maximum discount available under the Member Rewards Program (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.