

# You've spent years grooming your home, isn't it time your home pays you back?

Tap into your home's equity with a HELOC from  
Kamehameha FCU\*

6 month  
Introductory Rate  
0.45% APR<sup>^</sup>

24 month  
Introductory Rate  
1.99% APR<sup>^</sup>

12 month  
Introductory Rate  
0.99% APR<sup>^</sup>

- ✓ No Annual Fee
- ✓ No closing costs\*\*
- ✓ 20 year Repayment Period

Current Variable Rate  
5.25% APR<sup>^</sup>

\* Subject to Credit Approval. The interest rate on our Home Equity Line of Credit is expressed as an annual percentage rate (APR). Promotional Interest Rate will be in effect for the introductory period stated above, and may vary based on credit history. After the introductory period expires, and for the remainder of the term of the loan, the APR will be the current Prevailing Rate plus 1.50%. As of 12/15/2016, the Prevailing Rate is 3.75% APR. The minimum APR which may apply is 4.50%. The maximum APR which may apply is 18.00% or the maximum permitted by law, whichever is greater. This offer applies to new loans for residential, owner-occupied properties in the state of Hawaii only, and is subject to Kamehameha FCU underwriting standards. Additional fees may apply and will be paid by borrower. Adequate property insurance is required and must be maintained for the term of the loan.

\*\*Closing costs waived with a minimum initial draw of \$5,000 at time of closing. All loans subject to final credit approval, including verification of application information.

<sup>^</sup>APR= Annual Percentage Rate. Rates, terms and conditions subject to change at any time without notice. Please speak to Kamehameha FCU loan staff for complete details.



**Kamehameha**  
Federal Credit Union

1620 N School St. Ste 116  
Honolulu, HI 96817  
(808) 842-9660  
www.kamehamehafcu.org

