

Rate Schedule

Effective 07-01-2010

Share Savings Accounts

	DIVIDEND RATE	APY
Shares050%	0.50%
Christmas Savings ¹	1.75%	1.76%
Share Draft (Checking)		
Regular, Balance of \$0.01 to \$1,999.99	0.25%	0.25%
Super Draft, Minimum to Earn is \$2,000.00	0.50%	0.50%
Individual Retirement Account (IRA)		
Traditional	1.00%	1.01%
Roth	1.00%	1.01%
Coverdell Education Savings	1.00%	1.01%
Share Certificate¹		
Money Market, 6-Month Term, Minimum to Open is \$500	1.00%	1.00%
Regular, 12-Month Term, Minimum to Open is \$500	1.25%	1.26%

Personal Loans & Lines of Credit

ALL RATES ARE APR

Share-Based Loan and Certificate-Based Loan ²	Margin Rate is 2.00%	
Margin Rate + Share Rate = Secured Loan APR.		
Personal Loan ⁵		
Up to 1 Years	7.25%	
Up to 2 Years	8.25%	
Up to 3 Years	9.25%	
Up to 4 Years	10.25%	
Up to 5 Years	11.25%	
Personal Line of Credit ^{5,9}	6.75%	
Vacation Line of Credit ^{5,9}	6.25%	
Personal Education Line of Credit ^{5,8,9}	5.75%	
Overdraft Line of Credit for Share Draft Protection ^{5,6}	12.00%	
Visa® Credit Card ⁸ — This is only a <u>summary</u> . For complete credit card information, please call us.		
Classic	12.99%	
Platinum	8.99%	
Vehicle Loan ^{3,5} — Car, Truck, & Motorcycle		
	New	Used
Up to 3 Years	4.50%	5.25%
Up to 4 Years	5.00%	5.75%
Up to 5 Years	5.50%	6.25%
Up to 6 Years ⁴	6.00%	6.75%
Up to 7 Years ⁴	6.50%	

Real Estate Loans & Lines of Credit

APR

First Mortgage ⁷	Call for Rates
Second Mortgage ⁷	
Loan Balance to Home Value (LTV) of 100%, Up to 10 Years	8.50%
Loan Balance to Home Value (LTV) of 90%, Up to 10 Years	7.50%
Home Equity Line of Credit ^{7,9}	4.25%



Aloha Federal Credit Union is insured by the National Credit Union Administration (NCUA), a United States Government agency. We do business in accordance with the Equal Credit Opportunity Act and the Equal Housing Act. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States government. APY is Annual Percentage Yield. Rates current as of 03-01-2010; subject to change. All credit union products and services subject to membership eligibility. All loan products subject to credit review. ¹This account is subject to a penalty for early withdrawal, which may result in forfeiture of accrued dividends. ²Subject to a maximum term of 12 years. ³Subject to a loan amount maximum based on the value of the vehicle and applicant's credit worthiness. ⁴Extended terms for Vehicle Loans not available for all borrowers and/or vehicles. ⁵Subject to a loan or line of credit maximum based on applicant's credit worthiness. ⁶Subject to a credit limit of \$2,500. ⁷Available for owner-occupied properties in the State of Hawaii and subject to a maximum loan amount relative to per-member aggregate limits and limits based on appraised value of property. We may require an appraisal. All rates, fees, terms, and restrictions for all products, services, and loan products subject to change. ⁸Loan proceeds payable only to licensed institutions of learning or providers of educational services. ⁹Indicated rates are determined by adding a *margin* to an index rate; Index Rate is the Wall Street Journal Prime Rate. Margin for Personal Line of Credit is 3.50%, Vacation Line of Credit is 3.00%, Personal Education Line of Credit is 2.50%, and Home Equity Line of Credit is 1.00%. ⁰Open-End credit terms.



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Products & Services

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Savings & Checking

- ◆ Membership Share Savings Account
- ◆ *Always Free* Checking
- ◆ Christmas Savings
- ◆ Share Certificates (CDs)
- ◆ Traditional IRAs
- ◆ Roth IRAs
- ◆ Coverdell Education Savings Account

Loans & Lines of Credit

- ◆ Personal Loans
- ◆ Vehicle Loans
- ◆ Motorcycle Loans
- ◆ Overdraft Protection
- ◆ Visa® Credit Cards *NO ANNUAL FEE!*
- ◆ Home Mortgages
- ◆ Home Equity Lines of Credit

Additional Services

- ◆ *Free* Visa® Check Card*
- ◆ *Free* 500+ Statewide ATM Access**
- ◆ *Free* Travelers Checks
- ◆ *Free* Notary Services
- ◆ *Free* Telephone Account Access
- ◆ *Free* Online Account Access
- ◆ *Free* Kelley Blue Book Quotes
- ◆ *Free* 50+ Shared Branches Statewide
- ◆ Wire Transfers
- ◆ Money Orders
- ◆ Online Bill Payment
- ◆ Vehicle Service Contracts
- ◆ GAP Vehicle Protection
- ◆ Loan Disability Protection

**Not all members will qualify.

**Members may access ATMs operated by American Savings Bank, First Hawaiian Bank and Aloha Pacific FCU (Kalabash) in Hawaii for unlimited access, without any surcharges.