

Start Checking Off Your 2017 New Year's Resolution List with the Help of Our New Home Equity Credit Line Program



- Payoff all credit card balances
- Do maintenance of home – painting, re-roof etc.
- Plan for a well-deserved vacation
- Other – to be decided

Our Current Special Rates

2 year fixed at 1.50% APR.

3 year fixed at 3.75% APR.

4 year fixed at 4.25%

Current APR. - 5.00%

Our brand new program offers lower payments and rates. All this plus a \$500 closing credit and no annual fees.

Call us today at 521-6727 for an application packet or more information.

*This loan is subject to credit approval. The annual percentage rate (APR.) will be fixed for the selected fixed term. The APR. can change quarterly based on the index plus a margin after the fixed term. The APR. is calculated using the Wall Street Journal Prime Rate (index) plus one percent (margin). The current APR. is 5.00%. The APR. will not exceed 18% or go below 4.25%. The \$500 closing credit will be applied to the estimated closing costs which may range between \$250 and \$2,000. The closing credit will be refunded to the credit union if the loan is closed within the first three years. This special does not apply to existing Oahu FCU home equity credit lines. The minimum opening draw is \$5,000. The rates and terms are subject to change without notice.