



New and Used Auto Loans

APR = Annual Percentage Rate. Rate listed is current as of 01/01/2018. HLEFCU membership is required. All loans are subject to HLEFCU lending guidelines. Rates may vary based on individual creditworthiness. As low as 1.50% APR applies to new and used vehicles financed for 12 to 24 months by qualified borrowers. Used auto model-year must be within last 6 years to qualify. Must maintain property insurance. Refinancing of existing HLEFCU auto loans is not permitted. Example: New auto loan for \$10,000 at a rate of 1.50% APR for 24 months would require monthly payments of approximately \$484. Rates, terms and conditions subject to change without notice.

New and Used Motorcycle Loans

APR = Annual Percentage Rate. Rate listed is current as of 01/01/2018. HLEFCU membership is required. All loans are subject to HLEFCU lending guidelines. Rates may vary based on individual creditworthiness. 4.75% APR applies to new and used motorcycles financed for 36 months by qualified borrowers. Used motorcycles model-year must be within the last 6 years to qualify. Proper licensing and insurance must be maintained. Refinancing of existing HLEFCU motorcycle loans is not permitted. Example: New motorcycle loan for \$10,000 at a rate of 4.75% APR for 36 months would require monthly payments of approximately \$299. Rates, terms, and conditions subject to change without notice.

New and Used Boat Loans

APR = Annual Percentage Rate. Rate listed is current as of 01/01/2018. HLEFCU membership is required. All loans are subject to HLEFCU lending guidelines. Rates may vary based on individual creditworthiness. 3.90% APR applies to new and used boats financed for 12 to 36 months by qualified borrowers. Maximum loan amount shall not exceed \$100,000. Used boats may be subject to an appraisal by a certified boat surveyor. Invoice may be required prior to financing of used boats. Refinancing of existing HLEFCU boat loans not permitted. Example: New boat loan for \$10,000 at a rate of 3.90% APR for 36 months would require monthly payments of approximately \$296. Rates, terms, and conditions subject to change without notice.

Renewable Energy Home Improvement Loans

APR = Annual Percentage Rate. Rate listed is current as of 01/01/2018. HLEFCU membership is required. All loans are subject to HLEFCU lending guidelines. Rates may vary based on individual creditworthiness. 2.50% APR applies to home improvement loans financed for 12 months by qualified borrowers. Proceeds must be for home improvements to owner-occupied properties. Invoice receipts or contracts may be required to verify use of proceeds. Maximum loan amount shall not exceed \$35,000. UCC Financing Statement to be filed. Filing fees may be paid by the member. Example: Home improvement loan for \$10,000 at a rate of 2.50% APR for 36 months would require monthly payments of approximately \$289w. Rates, terms, and conditions subject to change without notice.

Share Secured Loans

APR = Annual Percentage Rate. Rate listed is current as of 01/01/2018. HLEFCU membership is required. All loans are subject to HLEFCU lending guidelines. Rates, terms, and conditions subject to change without notice.

Personal Loans

APR = Annual Percentage Rate. Rate listed is current as of 01/01/2018. HLEFCU membership is required. All loans are subject to HLEFCU lending guidelines. Rates may vary based on individual creditworthiness. 4.00% APR applies to personal loans financed for 12 months by qualified borrowers. Maximum loan amount shall not exceed \$20,000. Example: Personal loan for \$10,000 at a rate of 4.00% for 12 months would require monthly payments of approximately \$853. Rates, terms, and conditions subject to change without notice.

Home Equity Lines of Credit (HELOC)

APR = Annual Percentage Rate. Rate is fixed for the 6-month introductory period. Thereafter, discounted rate reverts to the prevailing rate for Home Equity Lines of Credit. The prevailing rate is a variable rate that may vary on a quarterly basis. As of 01/01/2018, the prevailing APR was 4.25%. Maximum APR that may apply is 18.00% or the maximum permitted by law, whichever is less. Home equity lines of credit may be used for owner-occupied properties, such as single-family units, townhouses, and condos. Fees for appraisals, inspections, and escrow will be passed on to the member. Fees for title insurance, flood hazard determinations, and recording fees will be paid by the member. Adequate property insurance must be maintained. HLEFCU membership is required. All loans are subject to HLEFCU lending guidelines. Rates may vary based on individual creditworthiness. Rates, terms, and conditions subject to change at any time without notice.

Personal Lines of Credit (Overdraft Lines of Credit)

APR = Annual Percentage Rate. Rate listed is current as of 01/01/2018. HLEFCU membership is required. Minimum amount of line is \$300. Maximum amount of line is \$5,000. All loans are subject to HLEFCU lending guidelines. Rates may vary based on individual creditworthiness. Rates, terms, and conditions subject to change without notice.