



BUILD GREAT THINGS WITH YOUR EQUITY!

Home Improvements • College Tuition • Dream Vacation • The Choice is Yours!

0.33% APR*
First 3 Months

3.33% APR*
Next 36 Months

4.75% APR*
After 39 Month Intro
Term - Will Revert to Our
Current Variable Rate

*APR = Annual Percentage Rate

The Home Equity Line of Credit (HELOC) introductory rates are valid for applications received between May 1, 2018, and July 31, 2018. The introductory rates will be 0.33% APR for months 1 to 3 and will adjust to 3.33% APR for months 4 through 39. After the introductory term expires, the Current Variable Indexed Rate will apply. As of May 1, 2018, the Current Variable Indexed Rate is 4.75% APR. The Current Variable Indexed Rate is based on the Six-Month Treasury Bill rate plus a margin. The Minimum APR which may apply is 3.00%. The Maximum APR which may apply is 18% or the maximum permitted by law, whichever is less. The maximum Loan-to-Value Ratio (LTV) is 90% for fee simple, primary residences. The maximum credit line is 90% LTV minus the balance of your existing mortgage up to \$300,000. Only an improved, fee-simple residential property in Hawaii is accepted as collateral. Property insurance is required. You will be required to pay closing costs including appraisal costs, trust reviews, and other third-party fees estimated between \$20 and \$2,000. HELOC has a seven-year draw period with a 15-year amortized repayment period. This offer applies to new HELOCs only. Refinancing of existing HLEFCU HELOCs are not allowed. HLEFCU membership is required. Subject to Hawaii Law Enforcement FCU's underwriting policies and individual creditworthiness. Rates, terms, and conditions of this offer are subject to change at any time without notice. Speak with an HLEFCU representative for details.

Consult a tax professional regarding the deductibility of your interest.



**HAWAII LAW
ENFORCEMENT**
FEDERAL CREDIT UNION

NMLS #464400

FEDERALLY
INSURED BY
NCUA



1537 Young Street, 3rd Floor • Honolulu, HI 96826 • Phone: 808.973.4311 • Fax: 808.949.0556 • hlefcu.com