



## LOAN RATES

Ko'olau FCU has a wide range of loan options that can meet your needs and budget.  
**FOR IMPORTANT LOAN TERMS AND CONDITIONS SEE PAGE 2.**

Effective January 1, 2019

<b>Auto Loans</b>	<b>APR*</b>	<b>Additional Information</b>
<b>New Auto†</b>	<b>2.25% - 12.80%</b>	Rates based on 36-month term. Rates also available for terms greater than 36 months.
<b>Used Auto (2013 or newer)</b>	<b>2.75% - 13.60%</b>	Rates based on 36-month term. Rates also available for terms greater than 36 months.
<b>Used Auto (2008-2012)</b>	<b>3.95% - 13.70%</b>	Rates based on 24-month term. Rates also available for terms greater than 24 months.
<b>Motorcycle</b>	<b>4.00% - 13.00%</b>	Rates based on 36-month term. Rates also available for terms greater than 36 months.

†Electric/Hybrid vehicles receive a .50% reduction off the qualifying rate

<b>Signature Loans</b>	<b>APR*</b>	<b>Addition Information</b>
<b>Signature Loan – 1 year</b>	<b>3.75% - 13.50%</b>	Rates based on 12-month term
<b>Signature Loan – 3 years</b>	<b>5.20% - 15.70%</b>	Rates based on 36-month term
<b>Signature Loan – 5 years</b>	<b>6.20% - 18.00%</b>	Rates based on 60-month term
<b>Share Secured</b>	<b>1.50%</b>	Terms up to 120 months
<b>Personal Line of Credit</b>	<b>As low as 6.75%</b>	Limits up to \$15,000

<b>Credit Card</b>	<b>APR*</b>	<b>Additional Information</b>
<b>VISA Platinum Rewards</b>	<b>11.15%</b>	No Annual Fee or Balance Transfer Fee Variable Based on WSJ Prime Rate
<b>VISA Classic</b>	<b>12.90%</b>	\$10 Annual Fee
<b>VISA Classic Secured</b>	<b>5.00%</b>	No Annual Fee

<b>Home Equity Loans</b>	<b>APR*</b>	<b>Additional Information</b>
<b>80% LTV Home Equity Line of Credit</b>	<b>2.99%</b>	Introductory rate good for 3 years Market index thereafter.
<b>95% LTV Home Equity Line of Credit</b>	<b>8.25%</b>	Owner-occupied properties.
<b>Investor (non-owner occupied) Home Equity Line of Credit</b>	<b>8.25%</b>	Up to 70% LTV.

<b>Mortgage Loans</b>	<b>APR*</b>	<b>Additional Information</b>
WCFCU offers 15 & 30-year Market rate fixed rate mortgage loans. For more information and current rates please call us at 808-254-3566		



## Important Terms & Conditions

Ko'olau FCU membership required. Rates are based on an evaluation of credit history and other factors specific to your loan (such as loan term, age of collateral, occupancy of collateral property, combined loan-to-value, lien status, loan amount).

**Auto Loan:** Lowest rates advertised are based on a term of 36 months or less and LTV of 120% or less. Rates are higher for terms greater than 36 months. LTV is based on Kelley Blue Book (KBB) valuation, terms up to 84 months.

**Motorcycle Loan:** Loan amounts up to \$25,000; terms up to 84 months. LTV based on KBB retail or dealer invoice.

**Signature Loan:** Loan amounts up to \$30,000, terms up to 84 months.

**Personal Line of Credit:** Loan amounts up to \$15,000.

**Share Secured Loan:** APR fixed for the life of the loan. Pledged shares will be held in a non-dividend bearing account until the loan is paid off. Loan amounts up to secured amount, terms up to 120 months.

**Credit Card:** All terms, including fees and the APRs for new transactions, may change after account opening in accordance with the Agreement and applicable law. Transaction fees apply: cash advance fee - none, foreign transaction fees of 1% of the US dollar amount of the foreign transaction apply. Go to [www.koolaucu.org](http://www.koolaucu.org) to see important details about the *KFCU VISA Platinum Rewards* Program.

**Home Equity Lines of Credit:** Owner occupied property or investment property must be located on the island of Oahu: You may have to pay certain third parties closing costs that range between \$0 to \$1,200, depending on the amount of the loan and other factors. Property and hurricane insurance and, if applicable, flood insurance is required. Owner occupied loan amounts up to \$375,000 and 80% loan to value for single family homes and 75% loan to value for condo or town homes. **Non-owner occupied property** must be located on the island of Oahu and 70% loan to value for single family homes, condos or town homes, less outstanding liens. APRs do not include costs and rate may vary quarterly (maximum 18% APR). Monthly payments are required and applied as principal and interest payments. At the end of the draw period, your monthly payment may increase equal to the principal and interest amount necessary to pay the loan balance over the remainder of the repayment period.

**Home Equity 95% Line of Credit:** Owner occupied property located on the island of Oahu only. You may have to pay certain third parties closing costs that range between \$0 to \$1,200, depending on the amount of the loan and other factors. A property valuation performed by a certified and approved Appraiser is required at the expense of the borrower. Property and hurricane insurance and, if applicable, flood insurance is required. Owner occupied loan amounts up to \$250,000 and 95% loan to value for single family homes, condo or town homes, less outstanding liens. Fee simple properties only. APRs do not include costs and rate may vary quarterly (maximum 18% APR). Monthly payments are required and applied as principal and interest payments. At the end of the draw period, your monthly payment may increase equal to the principal and interest amount necessary to pay the loan balance over the remainder of the repayment period.

