

# Savings Rate Update

HONOLULU FEDERAL CREDIT UNION [www.honolulufcu.com](http://www.honolulufcu.com) August 1, 2008

Instant Phone Service: 536-9150

Annual Percentage Yield

Kapolei Office: 687-8565 Federal Bldg: 524-4961

Loans: 523-7037 or 203-5850

Minimum Interest Rate

When Paid

Kapiolani Office: 203-5850

1-800-524-2261

TYPE OF ACCOUNT	Balance	Per Annum	Yield	When Paid	Remarks
Regular Shares	\$5	.598%	0.60%	Monthly*	Balances under \$100 do not earn dividends. <i>Free Life Savings Insurance matches member's savings up to a maximum of \$2,000 (subject to policy eligibility).</i>
Christmas Club	\$5	.598%	0.60%	Monthly*	
ATM/Checking Share Draft	\$200	.499%	.50%	Monthly*	ATM card subject to approval. A \$1.00 monthly fee will be charged on accounts with average balances below \$200
(Call CU Instant Phone Service 24 hours a day for balance, share transfers, and information on checks cleared. Call the Teller Department to activate this service.)					
Money Market	\$2,000.00 - \$ 4,999.99	.995%	1.00%	Monthly*	Balance below \$2000 earns 0.60% APY
Shares Plus	\$5,000.00 - \$49,999.99	1.144%	1.15%	Monthly*	For members age 55 and over, add .05% to Shares Plus rates (for balances of \$2000 or more).
Shares Plus	\$50,000.00 - \$99,999.99	1.687%	1.70%	Monthly*	
Shares Plus	\$100,000.00 - \$499,999.99	1.982%	2.00%	Monthly*	
Shares Plus	\$500,000.00 and greater	2.080%	2.10%	Monthly*	
6 Month Cert.	\$ 500	2.472%	2.50%	Monthly*	Penalty for early withdrawal on all certificates.
1 year Certificate	\$ 500	2.472%	2.50%	Monthly*	
2 yr Certificate	\$ 500	1.391%	1.40%	Monthly*	For members age 55 and over, add .05% to all certificate rates.
3 yr Certificate	\$ 500	1.490%	1.50%	Monthly*	
Super 6 Mo Cert.	\$10,000	2.472%	2.50%	Monthly*	Penalty for early withdrawal on all certificates. Call for Special Jumbo rates.
Super 1 yr. Certificate	\$10,000	2.472%	2.50%	Monthly*	
Super Cert. 2 year	\$6,000	1.441%	1.45%	Monthly	For members age 55 and over, add .05% to all certificate rates.
Super Cert. 3 year	\$6,000	1.539%	1.55%	Monthly*	
Individual Retirement Account Split Rate	\$5 to \$1999.99	.995%	1.00%	Monthly*	
	\$2000 to \$9999.99	1.441%	1.45%	Monthly*	
	\$10000 and above	1.588%	1.60%	Monthly*	

\*Dividends paid monthly, contact CU for applicable fees & terms. **FAMILY MEMBERS ARE WELCOMED TO JOIN!**

All rates are subject to change without notice. All accounts are insured up to \$100,000 by NCUA (National Credit Union Administration). IRA and other Trust Accounts are insured separately up to \$250,000 by the NCUA.

# Loan Rate Update

HONOLULU FEDERAL CREDIT UNION [www.honolulufcu.com](http://www.honolulufcu.com) August 1, 2008

Loans: 523-7037 or 203-5850 shared branching-[www.hicuso.com](http://www.hicuso.com), autos-[www.cudirect.com](http://www.cudirect.com), atm-[www.co-opnetwork.org](http://www.co-opnetwork.org) 1-800-524-2261

TYPE OF LOAN	Max Loan	Max Term	Variable (APR*)	Fixed (APR*)	Remarks
Regular Share Secured	On Balance	12 yr	3.098%		100% of Funds on deposit
New Car or Boat loan rates are "as low as", actual rate may differ based on member's credit score	No Maximum	4 yr		4.25%	100% of invoice
	No Maximum	5 yr		5.00%	
	No Maximum	6 - 7 yr		5.75%	7 yr. \$25,000 Minimum
Used Car or Boat "as low as" Actual rate may differ	No Maximum	3 yr		4.50%	100% of retail blue book/appraisal
	No Maximum	4-6 yr		6.25%	6 yr. \$25,000 Minimum
Personal Loans loan rates are "as low as", actual rate may differ based on member's credit score	\$20,000	5 yr	11.50%	11.50%	Motorcycles and antique autos may be pledged on signature loans.
	\$20,000	4 yr		10.50%	
	\$20,000	3 yr		9.50%	
	\$20,000	2 yr		8.50%	
	\$20,000	1 yr		5.75%	
VISA Classic Credit Card	\$25,000	3% of Bal./mo.		11.75%	No annual fee, 25 day grace on purch.
VISA Gold Credit Card	\$25,000	3% of Bal./mo.		9.75%	No annual fee, 25 day grace on purch.
VISA Platinum Credit Card	\$25,000	3% of Bal./mo.		8.75%	\$20 annual fee, 25 day grace on purch.
Unsecured Share Draft (Line of Credit)	\$ 5,000	Based On Advances		12.0%	Minimum monthly payment is 3% of balance outstanding
Home Equity Credit Line (application Nov 7 1989-Apr 30 2008 )	\$350,000 LOC	18 yr	5.00%		As high as 80% of Appraisal (based on member's credit score) less no pts
Home Equity Credit Line (application after Apr 30 2008)	\$350,000 LOC	18 yr	5.5%		1st Mortgage-owner occupied no pts (Call for rates on rental property)
Fixed Rate Home Equity	\$350,000	20 yr		6.0%	applied in August and close by Sept 30, 2008

**APR - Annual Percentage Rate. Variable Rate subject to quarterly change. Auto/Boat loans - must be registered in Hawaii. CALL FOR CU FIRST MORTGAGE LOAN RATES AND POINTS. SBA loans and real estate secured business loan available.**