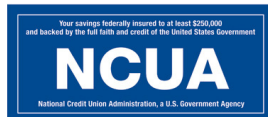
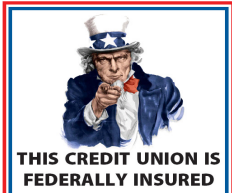


Share Specials:



Share Insurance Increased To \$250,000. As a member of Honolulu FCU, you can feel confident that your savings are backed by the National Credit Union Administration (NCUA-a federal government agency) and the credit union is safe and secure. The NCUA charters and supervises federal credit unions and operates and manages the National Credit Union Share Insurance Fund (NCUSIF).

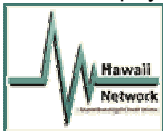
12 month certificate: 1.30% APY for one year with \$500 minimum (1.25% APY 6 mo). Members 55 and older earn .05 percent higher certificate and shares plus rate. Call for special rates on Jumbo certificates and \$200,000 minimum balance certificates. *Reach your savings goals with an insured credit union savings and certificate account.*



Business Deposit Accounts. Use online banking to transfer between a business share draft and shares plus to *earn more and save on bank fees.*



Stop the risk of mailed statements by using our e statements-Save on high energy cost by using our online banking and islandpay online billpayer service. There is no fee for using this service and with e statements you get free checks.



Our newest Shared Branching location is Aloha Pacific FCU located in Kapolei at 1001 Kamokila Blvd., Suite 104. *Save time by using one of our convenient shared branching locations* in Aiea, Mililani, Waipahu, Kaneohe, Kaimuki, and Hawaii Kai (some offices open to 7:00 pm). Complete list at www.hicuso.com.

Savings Rate Update HONOLULU FEDERAL CREDIT UNION www.honolulufcu.com Feb. 5, 2010

Instant Phone Service: 536-9150		Annual Percentage Yield		Tellers: (808) 203-5850 select a Branch Option	
Loans: 523-7037 or 203-5850		Interest Rate		Toll Free: 1-800-524-2261	
TYPE OF ACCOUNT	Minimum Balance	Per Annum	Yield	When Paid	Remarks
Regular Shares	\$5	.499%	0.50%	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	.499%	0.50%	Monthly*	
ATM/Checking Share Draft	\$200	.250%	0.25%	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	.698%	0.70%	Monthly*	Balance below \$2000 earns 0.50% APY
Shares Plus	\$5,000.00 - \$49,999.99	.847%	0.85%	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	.995%	1.00%	Monthly*	
Shares Plus	\$100,000.00 - \$499,999.99	1.243%	1.25%	Monthly*	
Shares Plus	\$500,000.00 and greater	1.687%	1.70%	Monthly*	
6 Month Cert.	\$ 500	1.243%	1.25%	Monthly*	Penalty for early withdrawal on all certificates.
1 year Certificate	\$ 500	1.292%	1.30%	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	1.243%	1.25%	Monthly*	Penalty for early withdrawal on all certificates. Call for Special Jumbo rates.
Super 1 yr. Certificate	\$10,000	1.292%	1.30%	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	.499%	0.50%	Monthly*	
	\$2000 to \$9999.99	.995%	1.00%	Monthly*	
	\$10000 and above	1.490%	1.50%	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 \$250,000 by NCUA (National Credit Union Administration). IRA and other Trust Accounts are insured separately up to \$250,000 by the NCUA.

Loan Specials:



Fixed Rate Home Equity Loan-4.75% APR with 20 years to repay (fees-\$500 application fee and ½% origination fee). Save money on this low fixed loan rate.



CU Rewards added to Gold and Classic Programs. CU rewards can be redeemed for premium merchandise and travel awards.



New Car Loan Rates as low as 4% APR. Save money with our low loan rates.

Loan Rate Update

HONOLULU FEDERAL CREDIT UNION www.honolulufcu.com Feb 5, 2010

Loans: 523-7037 or 203-5850 shared branching-www.hicuso.com, autos-www.cudirect.com, atm-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		4.00%	100% of invoice
	No Maximum	5 yr		4.75%	
	No Maximum	6 – 7 yr		5.5%	7 yr. \$25,000 Minimum
Used Car or Boat "as low as" Actual rate may differ	No Maximum	3 yr		4.25%	80% of retail blue book/appraisal
	No Maximum	4-6 yr		6.00%	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%	11.25%	Motorcycles and antique autos may be pledged on signature loans.
	\$20,000	4 yr		10.25%	
	\$20,000	3 yr		9.25%	
	\$20,000	2 yr		8.25%	
	\$20,000	1 yr		5.50%	
VISA Classic Credit Card	\$25,000	3% of Bal./mo.		13.75%	No annual fee, 25 day grace on purch.
VISA Gold Credit Card	\$25,000	3% of Bal./mo.		10.75%	No annual fee, 25 day grace on purch.
VISA Platinum Credit Card	\$25,000	3% of Bal./mo.		9.75%	No 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 prior to Nov 7 1989)	\$350,000 LOC	12 yr	3.75%	no pts	As high as 70% of Appraisal (based on member's credit score) less 1st Mortgage-owner occupied
Home Equity Credit Line (application Nov 7 1989-Apr 30 2008)	\$350,000 LOC	18 yr	3.75%	no pts	
Home Equity Credit Line (application after Apr 30 2008)	\$350,000 LOC	18 yr	4.25%	no pts	
Home Equity Rental Property (application after Apr 30 2008)	\$350,000 LOC	12 yr	4.75%	no pts	As high as 70% of Appraisal
Fixed Rate Home Equity	\$350,000	20 yr	4.75%		Loans closed by Mar 30, 2009, subject to change thereaft
Fixed Rate Home Equity (rental)	\$350,000	15 yr	5.25%		Loans closed by Mar 30, 2009, subject to change thereafter
Green Loans (new car & solar)	no maximum	5 yr		4.5%	new car must get 25 miles per gallon (rate as low as-actual rate may differ).

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.