

You've spent years grooming your home, isn't it time your home pays you back?

Tap into your home's equity with a HELOC¹ from Kamehameha FCU

36 Month
Introductory Rate

3.25% APR³

\$5,000 Minimum Initial Draw²

- ✓ No Annual Fee
- ✓ 5 year Draw Period
- ✓ 20 year Repayment Period

Current Variable
Rate

7.00% APR³

Kamehameha FCU NMLS 480434

MLO Sharon Kalua'u-Ingram NMLS 1164826

¹ Subject to Credit Approval. Additional fees may apply and will be paid by borrower. Adequate property insurance is required and must be maintained for the term of the loan.

² For this promotion, the minimum initial draw is \$5,000.

³ APR= Annual Percentage Rate. Rates, terms and conditions subject to change at any time without notice. The interest rate on our Home Equity Line of Credit is expressed as an annual percentage rate (APR). After the introductory rate, the APR may vary at any time and will be equal to the current Wall Street Journal Prime Rate plus a margin of 1.50%. As of 12/20/2018, the Wall Street Journal Prime Rate is 5.50%. The maximum APR which may apply is 18.00% or the maximum permitted by law, whichever is greater. This offer applies to new and existing KFCU HELOC's secured by residential, owner-occupied properties in the state of Hawaii only, and is subject to Kamehameha FCU underwriting standards. Please speak to Kamehameha FCU loan staff for complete details. EQUAL HOUSING LENDER. FEDERALLY INSURED BY NCUA.