



**CU HAWAII**  
Federal Credit Union

# NEW Home Equity Line of Credit Introductory Rates

3 Years  
**5.50%**  
APR\*

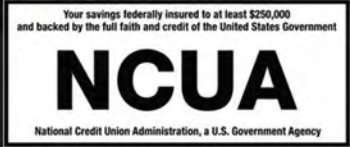
or

5 Years  
**6.00%**  
APR\*

Enjoy our low introductory rates and no closing costs!\*

**APPLY IN BRANCH TODAY**

\*APR = Annual Percentage Rate. After the introductory rate, new APR based on 6-month constant maturity T-bill index plus 3% rounded up to the nearest .125%. Current index as of January 23, 2025 is 4.270%. Interest Rate adjustments are subject to a floor rate of 5.000% and a maximum rate of 18%. Annual maximum adjustment increase or decrease is 2%. Maximum loan limit at \$400,000 with 80% CLTV. Draw period term is 10 years and 20 years amortization. Minimum monthly payment due is \$100. Closing costs estimated up to \$2,500 absorbed by CU Hawaii. Reimbursement of closing costs is required if HELOC is closed within 3 years from origination. Federally insured by NCUA.



# MAKE ROOM FOR MORE POSSIBILITIES

*With our Home Loan Solutions!*

