



Experience peace of mind in the home you love with an HLEFCU

# HELOC

# 4.75%

Annual Percentage Rate for 48 months

- Borrow up to 80% of the value, less the 1<sup>st</sup> Mortgage Balance
- Draw period of 7 years
- Repayment period of 15 years
- Maximum credit line up to \$399,999
- Owner Occupied properties
- New Home Equity Line of Credit (HELOC)

## WHY APPLY FOR A HELOC FROM HLEFCU?

Access your home's equity for debt consolidation, home improvements, tuition, or emergencies with one of the best HELOC programs around. Draw against your available credit while making manageable monthly payments, and have peace of mind knowing cash is available when you need it.



Scan the QR code to start your application today!



## TERMS & CONDITIONS

To qualify for this offer, applications must be submitted in person or at [www.hlefcu.com](http://www.hlefcu.com) during this special limited time promotion. The minimum credit line is \$30,000 and the maximum credit line for an 80% Loan-to-Value Ratio (LTV) Fee-Simple Owner-Occupied Property is the lesser of \$399,999 or 80% LTV minus the balance of your existing mortgage. After the introductory period expires, the then-prevailing variable interest rate will apply. The variable interest rate is based on the 6-month Constant Maturity Treasury (CMT) plus a margin. The Minimum APR which may apply is 3.00%. The Maximum APR which may apply is 18.00% or the maximum permitted by law, whichever is less. As of July 1, 2026, the current variable interest rate is 7.00% APR. Only an improved, fee-simple residential property serving as a primary residence in Hawaii is accepted as collateral. Property insurance is required. You will be required to pay closing costs including appraisal costs, trust reviews, and other third party fees. This offer is available for a new Home Equity Line of Credit (HELOC) loan only. HLEFCU membership is required. Applications submitted by mail will not be eligible for this promotion. Refinancing of an existing Hawaii Law Enforcement FCU HELOC does not qualify for this offer. All loans are subject to HLEFCU lending guidelines. HLEFCU reserves the right to end these special rate offerings as business needs change. Rates, terms, and conditions are subject to change without notice. Please speak with an HLEFCU representative for details.

\*APR = Annual Percentage Rate.

## PROTECT YOUR LOAN WITH...

- End of Watch Loan Protection (qualification required)  
A complimentary debt cancellation benefit covers eligible members' loans at the Credit Union up to an aggregate of \$850,000. Coverage includes mortgage loans, auto loans, home equity line of credits, credit cards, personal loans, and more.
- Credit Disability Insurance (CDI)
- Credit Life Insurance (CLI)



Visit our website for more information at <https://www.hlefcu.com/loans/mortgage.html>

