



**HAWAII LAW
ENFORCEMENT**
FEDERAL CREDIT UNION

Business Loan Disclosure

Investment Property Home Equity Line of Credit (IHELOC)

The prevailing rate is a variable rate that may vary on a quarterly basis. As of 05/01/2017 the prevailing APR was 4.50%. Maximum APR that may apply is 18.00% or the maximum permitted by law, whichever is less. Maximum IHELOC amount is \$250,000. Minimum initial advance of \$10,000. IHELOC must be secured by fee simple, non-owner-occupied 1-4 family dwelling located in the State of Hawaii with no more than 4 title holders. Fees for appraisals, inspections, and escrow will be passed on to the member. Fees for title insurance, flood hazard determinations, and recording fees will be paid by the member. Adequate property insurance must be maintained. HLEFCU membership is required. All loans are subject to HLEFCU lending guidelines. Rates may vary based on individual creditworthiness. Rates, terms, and conditions subject to change at any time without notice.