



# Is Your Home Hoarding Cash?

Get a Home Equity Line of Credit from HLEFCU and select your own introductory rate:

**0.80%<sup>APR\*</sup>**  
**1 Year**

**1.80%<sup>APR\*</sup>**  
**2 Years**

**4.00%<sup>APR\*</sup>**  
**Current Variable Rate**

Hurry, offer ends September 30, 2017!

\*APR = Annual Percentage Rate

The 1-year and 2-year HELOC introductory rates are valid for applications received between June 1, 2017, and September 30, 2017. After the introductory fixed-rate term expires, the Current Variable Index Rate will apply. As of June 1, 2017, the Current Variable Index Rate is 4.00%. The Current Variable Index Rate is based on the Prime Rate plus a margin. The Minimum APR which may apply is 3.00%. The Maximum APR which may apply is 18% or the maximum permitted by law, whichever is less. The maximum Loan-to-Value Ratio (LTV) is 90% for fee simple, primary residences. The maximum credit line is 90% LTV minus the balance of your existing mortgage up to \$250,000. Only an improved, fee-simple residential property 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 estimated between \$20 and \$2,000. HELOC has a five-year draw period with a 15-year amortized repayment. Must be new HELOCs to participate in this offer. Refinancing of existing HLEFCU HELOCs is not allowed. HLEFCU membership is required. Subject to Hawaii Law Enforcement FCU's underwriting policies and individual creditworthiness. Rates, terms, and conditions subject to change at any time without notice. Speak with a HLEFCU representative for more information.

Federally Insured by NCUA  
NMLS # 464400



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