

# Let your home take you to new heights with our Home Equity Line of Credit



## Introductory Rate

**2.50% APR for 12 months\***

**(Owner Occupied)**

**What's next on your list?**

**Debt Consolidation**

**New Car**

**Home Improvements**

***Call 808-871-7705 for more details***

\*Our introductory interest rate of 2.50% APR (Owner/Occupant) is good for a period of 12 months from the date of recordation. Thereafter, the interest rate will adjust to the current prevailing interest rate (currently 6.00% APR) being charged based for HELOC-owner/occupant.

Third party fees will be waived if borrower takes an initial draw of \$10,000 or more and agrees to keep the HELOC open for one year. Excluded third party fees include: appraisals (if needed) and extraordinary title searches.

Interest rate adjusts annually on July 1st as per the terms of the Loanline Credit Agreement and applies to our open-end home equity lines of credit. Interest rate may adjust to the fully indexed rate on the 1<sup>st</sup> of July following the introductory period. Under this plan, the highest interest rate you may be charged is 15.00% APR. Property insurance (homeowner's, hurricane and flood) may be required.

Discounted interest rates are not based on an index. All loans are subject to membership eligibility and credit approval. Consult with your tax advisor on the deductibility of finance charges.

