

May 10, 2021

**CONVENTIONAL FIXED**

PROGRAM	RATE	POINTS	PAYMENT**	APR
30 Year Fixed Rate	3.000%	0.000	\$421.60	3.089%
15 Year Fixed Rate	2.500%	0.000	\$666.79	2.657%

**CONVENTIONAL ADJUSTABLE RATE MORTGAGES (ARMs)**

*ARM Programs Available, Please Call For More Information*

**JUMBO**

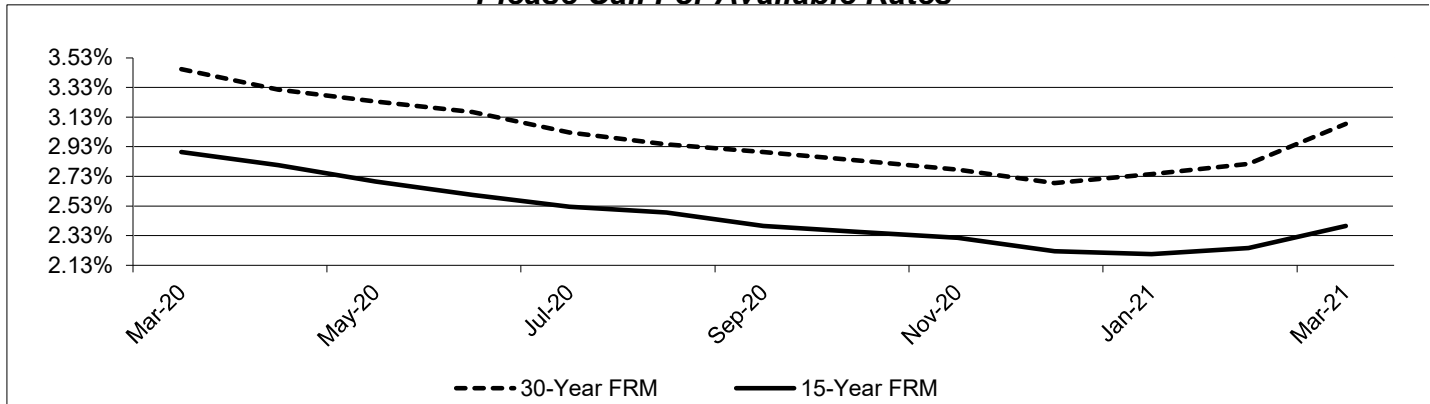
*Jumbo Programs Available, Please Call For More Information*

**PORTFOLIO**

PROGRAM	RATE *	POINTS	PAYMENT**	APR
15 Yr. Fixed 2nd	4.500%	0.000	\$764.99	4.581%
20 Yr. Fixed 2nd	5.000%	0.000	\$659.96	5.067%

**FIRST TIME HOME BUYERS**

*Please Call For Available Rates*



Loan Administration  
Hawaii USA Federal Credit Union  
1226 College Walk  
Honolulu, HI 96817

Online - [www.HawaiiUSAFcu.com](http://www.HawaiiUSAFcu.com)  
Member Services (808) 534-4300

All rates are based on a 30 day lock for owner-occupant 1st mortgage loans with a 20% down payment. Annual Percentage Rate's (APR) are based on loan amounts of \$200,000 for conventional. Rates and terms are subject to change or cancellation without notice. Certain restrictions may apply. \*Max LTV of 80% for 15-year fixed second mortgage to qualify for 4.50%. For LTVs greater than 80%, the 15-year fixed second mortgage rate is 5.25%. Max LTV of 80% for 20-year fixed second mortgage to qualify for 5.00%. For LTVs greater than 80%, the fixed second mortgage rate is 5.75%.\*\*Payment amounts based on loan amount of \$100,000. 15-year fixed second mortgage APR based on a minimum of 20% down payment. 180-month principal and interest payment of \$764.99 per \$100,000 borrowed. 20-year fixed second mortgage APR based on a minimum of 20% down payment. 240-month principal and interest payment of \$659.96 per \$100,000 borrowed. Maximum loan amount \$200,000. HawaiiUSA FCU does not guarantee the availability of any particular interest rate, and any interest rate information provided to you is solely for your information and may be changed by HawaiiUSA FCU at any time. Your actual rate and points may vary.