April 24, 2015

CONVENTIONAL FIXED

PROGRAM	RATE	POINTS	PAYMENT*	APR	1st Adj Rate	1st Adj Payment
30 Year Fixed Rate	3.625%	1.625	$456.05	3.824%	N/A	N/A
30 Year Fixed Rate	3.750%	0.875	$463.12	3.888%	N/A	N/A
30 Year Fixed Rate	3.875%	0.250	$470.24	3.962%	N/A	N/A
15 Year Fixed Rate	2.875%	1.750	$684.59	3.240%	N/A	N/A
15 Year Fixed Rate	3.000%	0.875	$690.58	3.237%	N/A	N/A
15 Year Fixed Rate	3.125%	0.375	$696.61	3.290%	N/A	N/A

CONVENTIONAL ARMs

PROGRAM	RATE	POINTS	PAYMENT*	APR	1st Adj Rate	1st Adj Payment
5 Year ARM	2.625%	1.750	$401.65	3.067%	3.000%	$418.67
5 Year ARM	2.750%	1.375	$408.24	3.081%	3.000%	$419.66
7 Year ARM	3.250%	1.000	$435.21	3.257%	3.000%	$424.30
7 Year ARM	3.375%	0.625	$442.10	3.285%	3.000%	$425.63
Weekly 1 Yr LIBOR Index Value:	0.695%		Margin 2.25		Caps 2/2/6	

JUMBO

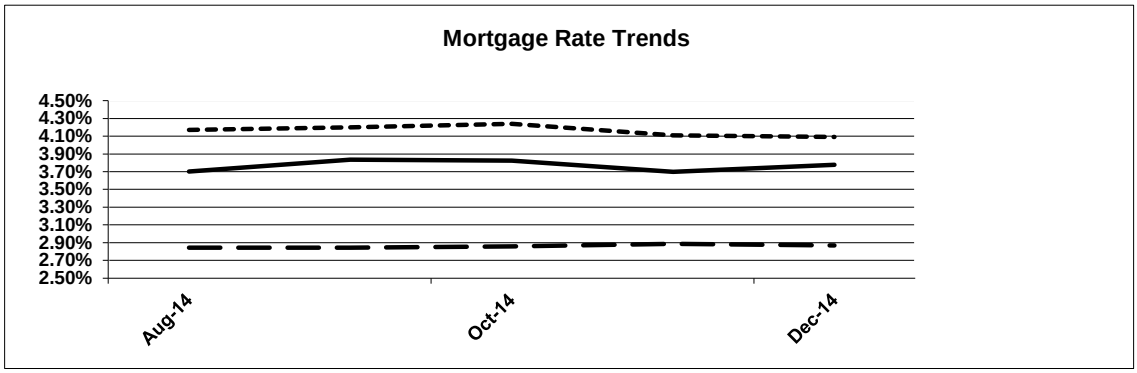
Jumbo Programs Available, Please Call For More Information

PORTFOLIO

PROGRAM	RATE	POINTS	PAYMENT*	APR	1st Adj Rate	1st Adj Payment
15 Yr. Fixed 2nd	5.000%	0.000	$791.04	5.035%	N/A	N/A

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
Member Services (808) 534-4300

All interest rates are based on a 30 day lock for owner-occupant 1st mortgage loans with a 20% down payment. APR's are based on loan amounts of $100,000 for conventional. Rates and terms are subject to change or cancellation without notice. Certain restrictions may apply. *Payment amounts based on loan amount of $100,000. Fixed second mortgage Annual Percentage Rate (APR) based on a minimum of 20% down payment. 180 month principal and interest payment of $791.04 per $100,000 borrowed. Maximum loan amount $200,000. Payments on all ARMs are based on a 30-year amortization. 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.