HOME EQUITY LINE OF CREDIT (HELOC) SPECIAL!

3.00% APR¹
Promotional Rate
Fixed for 2 years

5.00% APR²
Current Variable Index Rate

PUT YOUR HARD EARNED EQUITY TO WORK... IS IT TIME TO REPAIR, REMODEL OR ADD TO YOUR EXISTING HOME? MOST HOME IMPROVEMENTS WILL ALSO ADD MORE VALUE OR EQUITY.

¹Annual Percentage Rate, promotional rate of 3.00% is fixed for 2 years, after the two years, the interest rate reverts to the current variable rate at that time. ²Current variable index annual percentage rate. The rate is the monthly average of the Six Month Treasury Bill Rate rounded up to the next .25% plus a margin of 3.00% to determine your rate. The variable index rate is adjusted quarterly. Property must be located in Hawaii and must be owner occupied. Maximum line of credit is $100,000 or up to 80% of the value of the property, whichever is less. Other term and conditions apply. Call the Credit Union for more details, NMLS #808499. Subject to conditions and credit approval. Promotional rate is good until September 30, 2018. MLO NMLS #1140532.

VERIFICATION OF ACCOUNTS

The Supervisory Committee is conducting a verification of accounts with this June 30th statement.

Please review your statement carefully and report any incorrect or suspicious transactions to the Supervisory Committee with the enclosed form.

No response is necessary if the information on the statement is correct.

We’re RECYCLING for the CHILDREN’S MIRACLE NETWORK

Please bring in your cans and bottles so we can recycle them and we’ll donate all the proceeds to the KAPI‘OLANI CHILDREN’S MIRACLE NETWORK to help Hawaii’s keiki.
Calendar of Events

Holidays
July 4th  Independence Day
Aug 17th  Statehood Day
Sep 3rd   Labor Day

Important Reminder:
Please send all mail deposits, payments or correspondences to:

1703 Liliha St.
Honolulu, HI  96817

Did you know?
You can apply for a loan online or mobile device at:
www.kuakinifcu.com

Contact Us:
1703 Liliha St
Honolulu, HI  96817
Ph:  808 687 6280
Fax:  808 690 9277
Web:  www.kuakinifcu.com

After business hours:
Lost or Stolen Debit Card
888 241 2510

Lost or Stolen Credit Card
866 904 0381

Office hours:  Mon. to Fri.
7:30 a.m. to 4:30 p.m.

Federally Insured by NCUA

NMLS #808499

CHECK OUT OUR DIVIDEND RATES!

1 year Share Certificate  1.257% APY¹
3 year Share Certificate  1.510% APY¹

<table>
<thead>
<tr>
<th>ACCOUNT TYPE</th>
<th>RATE</th>
<th>MIN. BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>REGULAR SHARES</td>
<td>0.30% APY¹</td>
<td>$100.00</td>
</tr>
<tr>
<td>HOLIDAY CLUB</td>
<td>0.50% APY¹</td>
<td>$0.00</td>
</tr>
<tr>
<td>SECONDARY SHARES</td>
<td>0.30% APY¹</td>
<td>$0.00</td>
</tr>
<tr>
<td>1 YR SHARE CERT.</td>
<td>1.257% APY¹,²</td>
<td>$5,000.00</td>
</tr>
<tr>
<td>3 YR SHARE CERT.</td>
<td>1.510% APY¹,²</td>
<td>$5,000.00</td>
</tr>
</tbody>
</table>

¹Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Annual Percentage Rate and frequency of compounding for an annual period. ²Certificate rate applies to new funds from another institution. A penalty may be imposed if you withdraw funds before the maturity date. Penalty will reduce the earnings and may reduce the principal balance of the certificate.

FEDERALLY INSURED BY NCUA.

MOBILE BANKING ALWAYS ON 24/7
You can access your account anytime at anyplace with our online banking or mobile app (kuakinifcu).

- Check your balances
- Review your transactions
- Make transfers between your accounts
- Apply for a loan
- Set up account or transaction alerts
- Control your debit card (turn off and on)