PERSONAL LOAN SPECIAL
For a limited time get 2.00 percentage points off the existing personal loan rates. The special loan rate is as low as 5.00% APR¹ based on 5 year loan term.

¹Annual Percentage Rate, special rate is the lowest rate available on the Personal Loan. Other rates are available. Your rate is determined by your credit score. Subject to other terms, conditions and credit approval. Special rate is extended until November 30, 2018. Borrower(s) must be a member of the Credit Union.

KUAKINI MEDICAL AND DENTAL FEDERAL CREDIT UNION
NEW WEBSITE, same address:  www.kuakinifcu.com
The Credit Union will be unveiling a brand new website soon. The site will maintain the same functionalities and feature the beautiful scene of Hawaii.

ONLINE OR MOBILE APP BANKING
Now you can bank with us anytime 24/7 and anyplace with our online or mobile banking programs.

- Check your balances or transaction history
- Transfer funds from account to account
- See if a check cleared or you received your deposit
- Set up alerts to monitor transactions
- Set up security preferences
- Turn your Debit Card on or off for security
- Set up biometrics to access your mobile banking

SEE BACK FOR MORE INFORMATION!
Our certificate rate just increased again!

Benefits of a Share Draft (Checking) Account
Registration for our 62nd ANNUAL BANQUET (separate page)
CHECK OUT OUR DIVIDEND RATES!

1 year Share Certificate  2.273% APY¹

3 year Share Certificate  2.529% 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>2.273% APY¹,²</td>
<td>$5,000.00</td>
</tr>
<tr>
<td>3 YR SHARE CERT.</td>
<td>2.529% 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.

SHARE DRAFT ACCOUNT
(Checking)

Our checking is very simple, not complex with different conditions and very low cost.

- No minimum balance requirement
- No monthly service fee
- Free first order of checks
- Free new VISA Debit EMV (Chip) Card
- Monthly statement or e-statement
- Online or Mobile banking
- Overdraft transfers
- Make deposits at Bank of Hawaii locations
- Discount on loans when applicable