

Photovoltaic Loans

0% interest and no monthly payments
in the first 24 months.

After the first 24 months, enjoy an interest
rate as low as 6.75% APR.*



- STEP 1 | Contact one of our participating contractors
- STEP 2 | Bring in your contractor's final purchase estimate to any branch and complete a loan application



HAWAII STATE
FEDERAL CREDIT UNION

always right by you

www.HawaiiStateFCU.com/pv-loan | (808) 587-2700

*On approved credit. 0% interest and 0 payments for the first 24 months. After the first 24 months (months 25 to 96), the interest you pay will be based on your creditworthiness and will be 6.75%, 7.50% or 7.75% per annum. The blended APR over the 96-month term is 3.980%, 4.410% or 4.553%, respectively. The interest rates for months 25 to 96 include a 0.25 percentage point discount for establishing auto-pay from an HSFCU checking account. The interest rates will be 0.25 percentage points higher and the blended APRs will be 0.143 percentage points higher without the discount.

The following is the payment example for a \$30,000 loan at each of the available interest rates:

Payment	Interest Rate	Blended APR ¹	Monthly Payments	Total Interest Paid
Months 1 to 24	0.00%	–	\$0.00	\$0.00
Months 25 to 96	6.75%	3.980%	\$507.88	\$6,567.10
	7.50%	4.410%	\$518.70	\$7,346.64
	7.75%	4.553%	\$522.34	\$7,608.68

¹Blended APR includes 0.00% interest for the first 24 months, and assumes a total loan term of 96 months. These are estimates only. Speak to a HSFCU loan representative at any branch for more information, or call (808) 587-2700.

The PV Loan program is available only for PV systems installed by participating contractors. The maximum loan amount is \$50,000 and is subject to approval. A contractor's participation in the HSFCU PV loan program does not imply endorsement of the contractor by HSFCU. The PV Loan program is not applicable for refinancing of existing loans for PV systems, is subject to change, and may end at any time. Membership in Hawaii State Federal Credit Union is required. Rates are subject to change at any time without prior notice.

