

Roof & Renovation Loans

0% interest and no monthly payments
in the first 12 months.

After the first 12 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

For more information call (808) 587-2700 or visit www.HawaiiStateFCU.com/roofandrenovation



HAWAII STATE
FEDERAL CREDIT UNION

always right by you

*On approved credit. 0% interest and 0 payments for the first 12 months. After the first 12 months (months 13 to 84), 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 84-month term is 5.000%, 5.546% or 5.727%, respectively. The interest rates for months 13 to 84 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 0.183 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 12	0.00%	-	\$0.00	\$0.00
Months 13 to 84	6.75%	5.000%	\$507.88	\$6,567.10
	7.50%	5.546%	\$518.70	\$7,346.64
	7.75%	5.727%	\$522.34	\$7,608.68

¹Blended APR includes 0.00% interest for the first 12 months, and assumes a total loan term of 84 months. These are estimates only. Speak to a HSFCU loan representative at any branch for more information, or call (808) 587-2700.

The Roof and Renovation (RnR) Loan program is available only for participating contractors. The maximum loan amount is \$75,000 and is subject to approval. A contractor's participation in the HSFCU RnR Loan program does not imply endorsement of the contractor by HSFCU. The RnR Loan program 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.