



HICKAM
FEDERAL
CREDIT
UNION

We can make it better, together

Loans

Hickam Federal Credit Union offers a variety of loan options with great rates to meet all your financial needs.



New and Used Auto Loans

We make buying a vehicle, or refinancing an existing auto loan from another financial institution, easy and affordable!

We offer payment flexibility through a variety of lending options, including higher loan limits based on MSRP for new vehicle purchases and/or Kelley Blue Book retail values for pre-owned autos. Eco-Auto Loans are also available for your electric or hybrid vehicle purchase. Plus, there is no down payment required* for a loan on your vehicle.

Before going to the dealership, visit any Hickam FCU branch to be pre-approved for an auto loan to make your car buying experience quicker and easier. Or, save time by applying for an auto loan online.

New and Used Motorcycle Loans

Enjoy the open road and easy riding freedom of a motorcycle financed through Hickam FCU. Flexible terms available with loan limits based on MSRP for new and Kelly Blue Book retail values for used, street legal motorcycles. (Off road bikes and all terrain vehicles, mopeds and motor scooters excluded.)

Credit Union Direct Lending (CUDL)

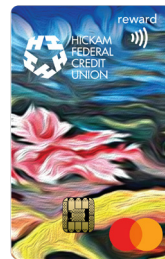
Hickam FCU has partnered with Credit Union Direct Lending to provide a convenient, one-stop auto buying experience. Simply, pick out your vehicle and then finance it through Hickam FCU right there at the dealership!**

*Certain restrictions may apply.

** Limited to participating CUDL dealerships.

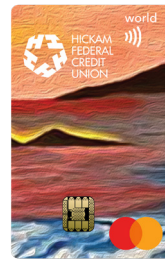
Credit Cards

Hickam FCU has a line of credit cards that feature competitively low interest rates, no annual fee and no balance transfer or cash advance fees. Our cards also feature the latest chip technology and support for contactless transactions. Whether you prefer to redeem reward points, receive cash back, merchandise, travel, entertainment, gift cards, or just want a lower rate, we have the card just right for your needs.



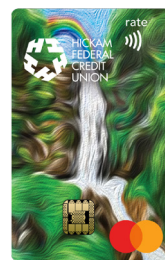
Hickam FCU Reward Mastercard®

- Earn 1.5% reward points on your retail credit card purchases.
- Choose to redeem reward points for cash back, merchandise, travel, entertainment, gift cards and more.
- Credit card limit of \$5,000 to \$25,000.



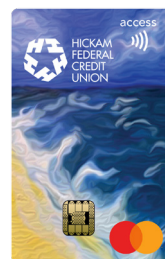
Hickam FCU World Mastercard®

- Earn 1.5% reward points on your retail credit card purchases.
- Choose to redeem reward points for cash back, merchandise, travel, entertainment, gift cards and more.
- Credit card limit of \$10,000 to \$25,000.



Hickam FCU Rate Mastercard®

- Offers no rewards, just our lowest interest rate among our credit cards.
- Credit card limit of \$5,000 to \$25,000.



Hickam FCU Access Mastercard®

- A starter card for those with little to no credit history subject to certain terms and conditions.
- Credit card limit of \$3,000 to \$25,000.
- Share secured credit card limit of \$1,000 to \$3,000.

Mortgage Loans

We offer a variety of real estate loan products including 1st and 2nd mortgages on both owner-occupant and non-owner-occupied properties.*

*For fee simple properties located in the State of Hawaii.

Home Equity Line of Credit

Access the cash you need for home improvements, debt consolidation, tuition expenses, large purchases, or emergencies. Hickam FCU offers adjustable rate home equity lines of credit (HELOC) on your owner-occupied home. Plus, the interest on a home equity line of credit may be tax deductible.*

Home equity lines of credit for non-owner-occupied properties are also available. Please inquire with a credit union representative for more information.

*Tax deductible interest may vary, so check with your tax advisor first.

Line of Credit

A Personal Line of Credit is a revolving credit account that gives you the flexibility to access cash for whatever you need, whenever you need it, up to your available credit limit.

Overdraft Protection Line of Credit

In addition to giving you the convenience of instant access, our overdraft protection line of credit also serves as overdraft protection on your checking account.

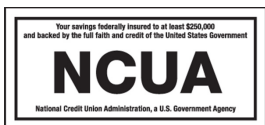
Personal & Education Loans

If you need money for a vacation, special occasions, large purchases, debt consolidation, or education expenses, Hickam FCU offers personal loans with competitive interest rates and flexible terms. (Maximum loan limit of \$30,000.) Eco-Personal loans are also available if you're thinking about going "green" with energy-efficient home improvements.

Savings Secured Loans

A savings secured loan is a great way to obtain a below market interest rate loan while continuing to have your savings earn dividends along the way! Borrow up to 100% of the value of the savings with flexible terms to repay!

For the most current rates and terms of any of our consumer or mortgage loan programs, please visit www.hickamfcu.org or call the Loan Department at 808.432.9888.



NMLS# 421418

All loans are subject to qualifications and approval. Certain terms and conditions apply. Hickam FCU membership required.