

# Make the year of the dragon a year to remember.

**Big Plans? We can help.**

Home improvement • Emergency expenses  
Debt consolidation • College tuition

**Introductory 2-year Fixed Rate**  
Home Equity Line of Credit

**HELOC Promo**  
(Owner Occupant Only)

**6.50%**  
APR\*

**Extended  
to  
5/31/24**

- 6.50% APR\* fixed for first two years
- \$500 credit towards closing costs
- 10-year draw followed by 20-year repayment\*\*
- Borrow up to 80% of the value of your home\*

 **Territorial Savings Bank**

Limited time offer. \*Annual Percentage Rate (APR) for Owner Occupant fixed rates effective as of 1/2/24 and will expire on 5/31/24. Rates are variable and the APR is subject to change on the first day of each calendar quarter after the end of the fixed rate period, if applicable. The APR is based on the Prime Rate published in The Wall Street Journal, plus a margin of 1.00%. Combined LTV with TSB first mortgage is 80%. Minimum loan amount is \$25,000 and maximum loan amount is \$350,000. Combined LTV with non-TSB first mortgage is 70%. Minimum loan amount \$25,000 and maximum loan amount \$250,000. Subject to individuals credit worthiness. Other restrictions may apply. Subject to change without notice. \$250 credit towards closing costs.

\*\*During the 10-year Draw Period, monthly payments will be interest only. During the 20-year Repayment Period, monthly payments will be fixed principal (equal to 1/240th of the principal balance on the first day of the Repayment Period) plus interest.

**Estimated TSB fees/costs for new loans:** All fees will be paid at closing, and you also must pay certain fees to third-parties. These fees generally total between \$0 and \$2,500 and include: Junior Loan Policy or Alta Policy based on loan amount; Trust Review (\$178.01), Power of Attorney Review (\$178.01), Drafting of Mortgage (\$210), Flood Certification (\$18.29), Recording Fee (first 20 pages: Land Court \$36, Dual System \$77; more than 20 pages: additional \$1 per page), Notary (\$10) and Appraisal fee (currently \$625). You must carry insurance on the property that secures the credit line. If the property is in a Special Flood Hazard Area, we will require you to obtain flood insurance if it is available. There is a \$25 for Owner-Occupant annual fee that will be due and payable one year after your account is opened, and each year thereafter during the draw period. The annual fee will be billed to you on a Monthly Billing Statement. Other terms and rates are available. Please contact a Territorial Savings Bank Branch Manager or Loan Officer for more information.

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**tsbhawaii.bank**

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