

Introducing the OHA Mālama Loan.

LOW FIXED RATE

5.00%
APR

~ FIXED TERM *for* 5 YEARS
~ LOAN *up to* \$75,000

OHA
MĀLAMA LOAN

PLUS, EARN UP TO
5,000 PRIORITY
REWARDSSM POINTS*

...

*When you apply
and are approved for the
new Priority Rewards
Debit and Credit Cards.*

The OHA Mālama Loan Program through First Hawaiian Bank is exclusively for Native Hawaiians and Native Hawaiian organizations. It can be used for tuition, home improvement, and any of your business needs. For more information, please call 643-LOAN. To apply, please visit fhb.com or any First Hawaiian Bank branch.



Member FDIC • fhb.com

Applicants must be of Native Hawaiian ancestry (birth certificate, OHA registry card, or Kamehameha Schools verification letter will be accepted as proof) or a Native Hawaiian organization. If the applicant is a group of people organized for economic development purposes, applicant ownership must be 100% Native Hawaiian. Borrowers may be required to complete a credit counseling class before receiving the loan. Based upon a loan amount of \$10,000 at 5.00% APR, the payment would be \$188.71 per month based on a fully amortized loan for 5 years. Subject to credit approval and eligibility. Certain restrictions and conditions apply.

*5,000 Priority Rewards Points is a total of 2,500 points upon approval of Priority Rewards Debit Card and 2,500 points upon approval of Priority Rewards Credit Card. Allow 30-45 days from the date of purchase to receive your bonus points. Offer is open to personal accounts only and is subject to credit approval.