

OHA MALAMA BUSINESS LOAN



First Hawaiian Bank has been helping local businesses with their financing needs for more than 150 years. As Hawaii's largest and oldest bank, we offer a complete range of loan solutions to fit individual needs.

A perfect example of this commitment is our OHA Malama Loan. This unique loan is exclusive for Native Hawaiians and is administered by First Hawaiian Bank. It offers Native Hawaiians a special low fixed rate that can be used for real estate improvements or to purchase equipment.

- ✓ **Loans for Native Hawaiians**
- ✓ **Low fixed 4.00% Annual Percentage Rate***
- ✓ **For up to 7 years**
- ✓ **Loan amounts from \$2,500 to \$19,999**
- ✓ **Exclusive to First Hawaiian Bank**
- ✓ **Quick and easy application process**
- ✓ **Convenient automatic monthly payment withdrawal**

WHO IS THE OFFICE OF HAWAIIAN AFFAIRS (OHA)?

The Office of Hawaiian Affairs is the official representative agency for `Oiwī Hawai`i (indigenous Hawaiians), established by the State of Hawaii in 1978. OHA invests significant resources in programs, services and advocacy that benefit the Native Hawaiian community, working in education, culture, governance, planning, historic preservation, land, health, economic development, community grants and more.

If you would like more information regarding the OHA Malama Consumer Loan or any of our other loan solutions, please speak with our Customer Service Representative.

Important Information About Procedures For Opening a New Account.

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

HOW TO APPLY

- Complete the application and mail it back to First Hawaiian Bank
- Visit any First Hawaiian Bank branch
- Call Loan By Phone at 643-LOAN (5626)

TTY/TTD:

Oahu: 848-5491

Neighbor Islands: (800) 228-6181

*All applicants must be of Native Hawaiian ancestry. Borrowers may be required to complete a credit counseling class before receiving the loan. For a fully amortized 7 year loan of \$19,999 at 4.00% APR, you will have 84 monthly principal payments of \$273.36. Certain restrictions and conditions apply.