



## Today's Rates

February 20, 2019

<b>Fixed Rate Mortgages</b>	<b>Rate</b>	<b>Points</b>	<b>APR</b>	<b>Monthly Payment Example (P&amp;I)</b>
<b>30 Year Fixed Rate</b>	4.125%	1.750	4.273%	\$4.85 per \$1,000 borrowed for 360 monthly payments
<b>15 Year Fixed Rate</b>	3.250%	2.250	3.581%	\$7.03 per \$1,000 borrowed for 180 monthly payments

Interest rates, annual percentage rates (APRs), discount points, and monthly payment examples shown are calculated based on the following assumptions:

- Loan Purpose: Purchase
- Maximum loan amount: \$726,525
- Down Payment: 20%
- Lock Period: 45 days
- Property: Primary residence existing single-family home in Honolulu, Hawaii

Longer lock periods and other loan options available

The interest rates, annual percentage rates (APRs), and discount points shown are subject to change without notice and may vary based on credit history and market movement. Monthly payment example does not include amounts for real estate taxes and insurance premiums. If an escrow account is required or requested, the actual monthly payment will be greater.

Currently, American Savings Bank interest rate lock times end at 9:00 p.m. (HST), Monday through Thursday. Friday's pricing is currently available until Sunday 9:00 p.m. (HST). THIS IS SUBJECT TO CHANGE WITHOUT NOTICE.

Rates shown may not include any current promotions or specials. Please contact us on promotions availability as well as rate quotes for adjustable-rate, non-conforming and jumbo loans.