



***PARTICIPATING LENDERS ON HAWAII ISLAND**

Participating Lender	Interest	Term	Loan Amount	Website
Council for Native Hawaiian Advancement	3%	10 years	\$5,000-\$6,500	www.hawaiiancouncil.org
First Hawaiian Bank	0%	5 years	\$5,000-\$7,000	www.fhb.com
	1.99%	5 years	>\$7,000	
HFS Federal Credit Union	0%	Up to 5 years	\$5,000 - \$10,000	www.hfsfcu.org
Hawaii National Bank	0%	5 years	\$5,000-\$8,000	www.hawaiinational.com

***PARTICIPATING LENDERS ON LANAI**

Participating Lender	Interest	Term	Loan Amount	Website
Council for Native Hawaiian Advancement	3%	10 years	\$5,000-\$6,500	www.hawaiiancouncil.org
First Hawaiian Bank	0%	5 years	\$5,000-\$7,000	www.fhb.com

***PARTICIPATING LENDERS ON MAUI**

Participating Lender	Interest	Term	Loan Amount	Website
Council for Native Hawaiian Advancement	3%	10 years	\$5,000-\$6,500	www.hawaiiancouncil.org
First Hawaiian Bank	0%	5 years	\$5,000-\$7,000	www.fhb.com
	1.99%	5 years	>\$7,000	
Hawaii National Bank	0%	5 years	\$5,000-\$8,000	www.hawaiinational.com
Hawaii State Federal Credit Union	0%	4 years	\$5,000-\$10,000	www.hsfcu.com
HawaiiUSA Federal Credit Union	0%	4 years	>\$5,000	www.hawaiiusafcu.com
	3%	7 years	>\$5,000	
	5%	10 years	>\$5,000	
Kahului Federal Credit Union	0%	5 years	>\$5,000	www.kahuluifcu.com
	2%	4 years	>\$5,000	
	4%	4 years	>\$5,000	
Maui County Federal Credit Union	0%	5 years	\$5,000-\$8,000	www.mauicountyfcu.com
Maui Federal Credit Union	0%	5 years	\$5,000-\$7,000	www.mauifcu.com
Maui Teachers Federal Credit Union	0%	Up to 5 years	\$5,000-\$7,000	www.mauiteachersfcu.com
Valley Isle Community Credit Union	0%	5 years	\$5,000-\$7,000	www.vicfcu.org
	1.99%	5 years	\$7,001-\$10,000	
Wailuku Federal Credit Union	0%	5 years	\$5,000-\$10,000	www.wailukufcu.com
West Maui Community Federal Credit Union	0%	5 years	\$5,000-\$8,000	Call (808) 661-4825.
	1.50%	5 years	\$8,001-\$10,000	



Hawaii Energy
YOUR CONSERVATION & EFFICIENCY PROGRAM

HOT WATER, COOL RATES PARTICIPATING LENDERS

*PARTICIPATING LENDERS ON OAHU

Participating Lender	Interest	Term	Loan Amount	Website
Aloha Federal Credit Union	0%	5 years	\$5,000-\$9,000	www.alohafcu.com
Aloha Pacific Federal Credit Union	0%	4 years	\$5,000-\$10,000	www.kalanet.com
Council for Native Hawaiian Advancement	3%	10 years	\$5,000-\$6,500	www.hawaiiancouncil.org
First Hawaiian Bank	0%	5 years	\$5,000-\$7,000	www.fhb.com
	1.99%	5 years	>\$7,000	
Hawaii National Bank	0%	5 years	\$5,000-\$8,000	www.hawaiinational.com
Hawaii State Federal Credit Union	0%	4 years	\$5,000-\$10,000	www.hsfcu.com
HawaiiUSA Federal Credit Union	0%	4 years	>\$5,000	www.hawaiiusafcu.com
	3%	7 years	>\$5,000	
	5%	10 years	>\$5,000	
HMSA Federal Credit Union	0%	Up to 5 years	\$5,000-\$7,000	www.hmsaefcu.org
The Queen's Federal Credit Union	0%	5 years	\$5,000-\$10,000	www.queensfcu.org
Sheraton Hawaii Federal Credit Union	0%	5 years	\$5,000-\$7,000	www.sheratonfcu.org
University of Hawaii Federal Credit Union	0%	5 years	\$5,000-\$7,000	www.uhfcu.com

*Loan amount must be greater than \$5,000 in order to qualify. Loan subject to credit approval and may change without notice.