



OHA's Mālama Loan may be used for:

- Business startup or expansion
- Home improvement
- Education

Office Locations

O'ahu - Honolulu

560 N. Nimitz Highway, Suite 200
Honolulu, HI 96817
Phone: (808) 594-1888
Fax: (808) 594-1865

East Hawai'i (Hilo)

Wailoa Plaza, Suite 20-CDE
399 Hualani Street
Hilo, HI 96720
Phone: (808) 920-6418
Fax: (808) 920-6421

West Hawai'i (Kona)

75-1000 Henry Street, Suite 205
Kailua-Kona, HI 96740
Phone: (808) 327-9525
Fax: (808) 327-9528

Moloka'i

Kūlana 'Ōiwi
P.O. Box 1717
Kaunakakai, HI 96748
Phone: (808) 560-3611
Fax: (808) 560-3968

Lāna'i

P.O. Box 631413
Lāna'i City, HI 96763
Phone: (808) 565-7930
Fax: (808) 565-7931

Kaua'i & Ni'ihau

4405 Kukui Grove Street, Suite 103
Līhu'e, HI 96766-1601
Phone: (808) 241-3390
Fax: (808) 241-3508

Maui

33 Lono Avenue, Suite 480
Kahului, HI 96732-1636
Phone: (808) 873-3364
Fax: (808) 873-3361

For more information, please contact
Office of Hawaiian Affairs at (808) 594-1835
or online at www.oha.org/malamaloan



OFFICE OF HAWAIIAN AFFAIRS'

MĀLAMA LOAN PROGRAM



OFFICE OF HAWAIIAN AFFAIRS

Native Hawaiian Revolving Loan Fund

Business growing? ... getting that Degree?

Go online: www.oha.org/malamaloan

MĀLAMA LOAN PROGRAM

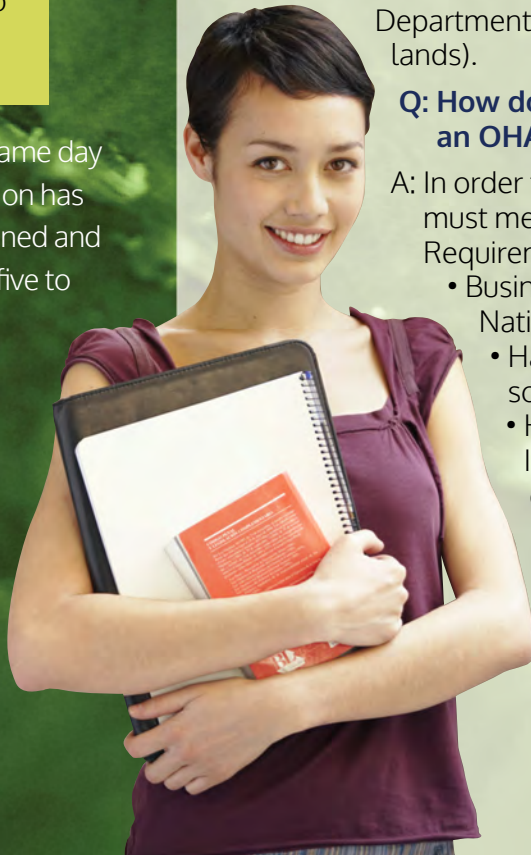
The Mālama Loan Program (NHRLF) is designed to help provide all people of Native Hawaiian ancestry better access to credit, capital, and financial services & skills as part of a larger effort to create jobs, wealth, and economic & social well-being for all the people of Hawai'i.

OHA MĀLAMA LOAN FEATURES

- Loan amounts from \$2,500 to \$20,000
- Annual Percentage Rate (APR) ranging from 4.00% to 6.25%; fixed
- Up to a 7 year loan term

Most applications are processed the same day as they are received. Once an application has been approved, documents can be signed and funds can be disbursed usually within five to eight business days.

For our neighbor island applicants, OHA's neighbor island staff is fully trained on loan closing and fund disbursement procedures, and will be able to assist you with your loan closing.



FREQUENTLY ASKED QUESTIONS

Q: How can I use OHA's Mālama Loan?

- A: OHA's Mālama Loan may be used for:
- Business startup or expansion
 - Home improvement
 - Education

Q: How am I eligible for OHA's Mālama Loan?

- A: To be eligible, you must be a:
- U.S. Citizen
 - State of Hawai'i Resident
 - Native Hawaiian (verified through Birth Certificate, OHA Hawaiian Registry Card, Kamehameha Schools verification letter or verification letter from the Department of Hawaiian Homelands).

Q: How do I qualify for an OHA Mālama Loan

- A: In order to qualify, you must meet the following Requirements:
- Business must be 100% Native Hawaiian owned
 - Have a minimum Credit score of 600
 - Have a Debt to Income Ratio (DIR) of 45% or lower
 - Technical Assistance may be required

Q: What documents do I need to submit with my application?

- A: The following documents need to be submitted with your application:
- Proof of Native Hawaiian Ancestry
 - State of Hawai'i Driver's License or State of Hawai'i Identification Card
 - One month of current consecutive paystubs, two years of W2's for all current employment, and two years most recent Federal Tax returns if applying over \$10,000
 - Verification and breakdown of use of funds
 - Completed loan interview worksheet
 - Business loans require most recent two years tax returns. If business is in operations for less than two years, but more than 1 year, then most recent business tax return and current profit and loss statement must be submitted
 - A Business plan is required for any startup business loans

Q: Where can I apply for an OHA Mālama Loan?

- A: You can apply by Mail, on-line, or in person at any one of our office locations.

Mail: Native Hawaiian Revolving Loan Fund
OHA Malama Loan Program
560 N. Nimitz Hwy. Box #6
Honolulu, HI 96817

On-line: www.oha.org/malamaloan

Office Locations: (see back of brochure)