



INTRODUCING MOBILE BANK DEPOSITS

Mobile Bank Deposit (remote deposit capture) allows you to deposit checks into your Hawaii Central FCU account anytime, from anywhere. You can access Mobile Bank Deposit in the new Hawaii Central FCU Mobile App. You are able to review your check deposit history up to 30 days.

In order to utilize this service, you will need to register through the mobile app. Your request will be reviewed within the next business day. Once approved, accept the user agreement.

STEPS TO DEPOSIT A CHECK

- 1 Tap the Move Money icon in the menu bar located at the bottom of the screen, then select Deposit Check.
- 2 Tap Deposit Your Check (screen image not shown). Read the Check Deposit Tips and tap Continue.
- 3 Enter the check amount in the Check Amount field.
 - Endorse and write "For Remote Deposit with HCFCU" and your member number on the back of the check.
 - Take a picture of the front and back sides of the check.
 - Select the account you wish to deposit into.
 - Tap Submit to finalize deposit.
- 4 **The Success! message indicates that the check was successfully deposited.**

If the check was not successfully deposited, there will be a Deposit Not Accepted message.

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Check Deposit Tips

- 1 Deposit by 5 PM HST and your money will generally be available for withdrawal by the next business day. Holds may apply.
- 2 Endorse and Write "For remote deposit with HCFCU" and your member number on the back of your check.
- 3 To avoid delays in processing or rejection of your check, please ensure that the quality of the image is clear and in focus.

Max amount per deposit	\$1,000
Max daily amount	\$3,000
Max deposits per day	10
Max total within 30 day cycle	\$10,000

Check Amount: \$0.00

Front of Check:

Back of Check:

Deposit to: CHECKING

Success!
Your check deposit has been submitted. Funds will generally be made available by the next business day. In some cases, funds may be held for no longer than 5 business days after the day of your deposit. Hold on to the check for 7 business days or until you confirm it has been accepted. After that time, you may destroy the check. You can check the status by going to View Mobile Check Deposit History.

DISCOVER YOUR OPTIONS WITH MICRO BUSINESS LOANS



Business owners with start-ups or a small business can get assistance with funding up to \$49,900 in microloans. These funds are often used for working capital, inventory or supply chain management, furniture for an office or equipment for production. Debt consolidation with lower interest rates is another option to manage business expenses.

Call Edwina Suzuki at (808) 441-7392.

GO BANANAS FOR OUR NEW MOBILE APP

Available on the **App Store**

ANDROID APP ON **Google Play**

IMPORTANT DATES

Holiday Schedule

GOOD FRIDAY

Friday, April 19
Close at 12:00pm

MEMORIAL DAY

Monday, May 27
Closed

INDEPENDENCE DAY

Thursday, July 4
Closed

Shred Day (Membership Perk)

Saturday, May 11, 2019 • 9:00-11:00AM
Main Branch Parking Lot

Tidy up your paperwork! Free, secure on-site document shredding. Limited to two banker boxes (approximately 15" x 12" x 10") per member.

FEE UPDATES EFFECTIVE JUNE 1, 2019

Dormant Account \$5.00 per Month

Accounts that have had one year of no activity will now incur a charge of \$5.00 per month.

Negative Balance Fee \$2.00 per Day

Negative balances will now incur a fee beginning on the first day after the account has a negative balance.

Excessive Overdrafts \$15.00

Accounts in excess of six regular overdrafts from regular shares will incur a \$15.00 fee.

\$100 CASH FOR EVERY NEW LINE

When credit union members activate new lines with Sprint®

LOVE MY CREDIT UNION REWARDS



Hawaii Central
FEDERAL CREDIT UNION

Main Branch

681 South King Street
Honolulu, Hawaii 96813

Harkness Branch

The Queen's Medical Center
1301 Punchbowl Street
Harkness Building, Room 139
Honolulu, Hawaii 96813

West O'ahu Pop-up Branch

The Queen's Medical Center
91-2135 Fort Weaver Road
5th Floor Dining Room
Ewa Beach, Hawaii 96706

Hours

Monday – Thursday: 8:00am – 4:30pm
Friday: 8:00am – 5:00pm

Hours

Monday – Thursday: 8:00am – 4:30pm
Friday: 7:15am – 4:30pm

Hours

Tuesday/Thursday: 11:00am – 1:00pm
* Limited services available

(808) 536-3677 HawaiiCentral.org

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