



Hawaii Central
FEDERAL CREDIT UNION
UNBANK WITH US

CentralConnection

15147-NEWSQ4-0918

October 2018

Upgrades Coming Soon

A more convenient and efficient financial experience is coming

2019 is approaching. With the new year, your credit union will be converting to a new computer system. We believe that as our credit union continues to expand, we have found a system to fit the needs of our growing family.

As members, there is nothing you need to do or change at this time. This new system will help us to service all of you to the best of our ability with faster and dependable service. Your satisfaction is our number one priority.

We are excited about this change and look forward to sharing more information as the time gets closer.

Update Your Contact Information and be entered to win a staycation or one of five great prizes!

Stay up to date and get the important information you need to know about the enhancements coming to Hawaii Central FCU by updating your contact information.

See Page 2 for more details

SAVINGS
THAT KEEP ON
Growing

Giving Back to Our Members

NO MAXIMUM

Share Certificate Super Rate Special

6 MONTH

1 YEAR

18 MONTH

1.51%
APR*

1.91%
APR*

2.22%
APR*

Stop by any Hawaii Central FCU branch today to open a Share Certificate with just a \$500 deposit minimum and start growing your savings with this new limited time super rate increase!

*APY=Annual Percentage Yield. APY is accurate as of October 1, 2018. Earn 1.51% APY for a 6 month term certificate; 1.91% APY for a 1 year term certificate; and 2.22% APY for an 18 month term certificate with a minimum deposit of \$500. Rate and offer is subject to change without notice. A penalty fee may be imposed for early withdrawal. See Truth-in-Savings disclosure for more information. Federally insured by NCUA.

Your Deposits Are Insured Up to \$500,000!



There's no such thing as too much savings

We're continually striving to provide you with the best services possible. So we're excited to announce that we've partnered with Excess Share Insurance (ESI) to provide you additional coverage of \$250,000 – a total of up to **\$500,000 of deposit coverage for your Hawaii Central FCU accounts.** Hawaii Central FCU is the only financial institution in Hawaii to offer this protection to its members.

Update Your Contact Information

Name: _____ Member Number: _____

Updated Street Address: _____

City, State, Zip: _____ Cell Phone: _____

Home Phone: _____ Work Phone: _____

Updated Email Address: _____

Signature: _____ Date: _____

Please drop this form off at any Hawaii Central FCU branch or mail form to: Hawaii Central FCU, ATTN: Support Services, 681 S. King St., Honolulu, HI 96813 by November 30, 2018. Alternate Entry: Members will be automatically entered into the drawing when they log into Hawaii Central FCU's Online Banking and update their contact information between October 1, 2018 to November 30, 2018. Members who do not update their contact information are ineligible to enter. Winners will be randomly drawn on December 12, 2018 and will be notified by email.



Hawaii

You can save an average of \$427* on auto insurance with Farmers Insurance Hawaii!

As a Credit Union member, here's why you should switch to Farmers Insurance Hawaii for your auto insurance needs:

- Discount rates on auto insurance for being a Credit Union member
- Discount on auto insurance if you own a home or condo
- Discount on auto insurance if you purchase a homeowners, renters, hurricane, flood, or dwelling fire policy through Farmers Insurance Hawaii
- Local claims servicing and 24/7 claims assistance



Call the Credit Union member sales and service line at **800-515-1023**



Keycode: 6FMCUA

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* Average savings from information provided by new policyholders from 8/1/16 to 8/1/17 which showed that they saved by switching to Farmers Hawaii.

Insurance underwritten by 21st Century Centennial Insurance Company.

GCUL-Ad-25-0218

IN THE COMMUNITY

Team HCFCU packing school supplies for Helping Hands Hawaii



Now Accepting HCFCU Board Nominations

We're now accepting applications for three (3) volunteers to serve a three-year term on Hawaii Central FCU's Board of Directors.

To be eligible, the individual must:

- Be at least 18 years of age
- Be a HCFCU member for at least one year
- Account must be in good standing

Request an application by sending your name and address info to:

Hawaii Central Federal Credit Union
Attn: Nominations Chairperson
681 S. King Street
Honolulu, HI 96813

Interested applicants must submit completed board application and resume by Wednesday, October 31, 2018 at 4:30 PM.

Save The Date!

The next Annual Meeting:
Saturday, April 13, 2019

Upcoming Seminars

Long Term Care Seminar

Saturday, October 27, 2018 | 9:30 AM - 11:00 AM

Hawaii Central FCU Main Branch

681 S. King Street, 2nd Floor Board Room*

Cost: \$10 refundable deposit per person

Since this type of care is not covered by health insurance or Medicare, we invite you to understand the issues of Long Term Care, provide tools and resources to help you navigate through this situation.

*The second floor of our facility can be accessed by stairs only.

RSVP online at hawaiicentral.org/seminars

Guest Speaker



Gary Yanagihara
Executive Vice President
Planning Services of Hawaii

Unwrap Sprint's Cash Rewards

The BENefits of membership keep getting better! Right now, Hawaii Central FCU members can enjoy a **\$100 CASH REWARD** for each new line you activate with Sprint®. Plus, get a \$50 loyalty cash reward every year for each line.

How you get it:

- Become a Sprint customer and mention you're a credit union member.
- Register at LoveMyCreditUnion.org/SprintRewards.
- Allow up to six to eight weeks to see rewards directly deposited into your credit union account.

Sign up today to discover the cash BENefits you'll enjoy with Sprint Credit Union Member Cash Rewards!

Fruit Buffet
(while supplies last)

FIND YOUR
platinum lining
IN CREDIT UNIONS.

Favors
(while supplies last)

International Credit Union Day
Thursday, October 18, 2018 • 10 AM - 2 PM
Hawaii Central FCU Branches

Important Fee Schedule Change

Effective February 1, 2019 the following fee is changing

Overdraft Fee (transfer from regular shares)

| CURRENTLY | EFFECTIVE FEBRUARY 1, 2019 |
|-----------|----------------------------|
| \$7.50 | \$0.00 |

Hawaii Central FCU will no longer be charging for the first 6 overdrafts from your regular shares.

New Fee

Excessive Overdrafts (in excess of 6 regular overdrafts or ACH withdrawals from regular shares)

| CURRENTLY | EFFECTIVE FEBRUARY 1, 2019 |
|-----------|----------------------------|
| \$0.00 | \$15.00 each |

Holiday Schedule

- DISCOVERERS' DAY ■ Monday, October 8
- VETERAN'S DAY (OBSERVED) ■ Monday, November 12
- THANKSGIVING DAY ■ Thursday, November 22
- STAFF HOLIDAY PARTY ■ Friday, November 30
Closing at 12:00 PM
- CHRISTMAS EVE ■ Monday, December 24
Closing at 1:00 PM
- CHRISTMAS DAY ■ Tuesday, December 25
- NEW YEAR'S EVE ■ Monday, December 31
Closing at 1:00 PM
- NEW YEAR'S DAY ■ Tuesday, January 1

AUTO LOAN
LOW R8S
- APPLY TODAY -
PROMO RATES ENDS NOV 30, 2018

Payment Samples Based on a \$20,000 Auto Loan

| 48 ESTIMATED MONTHLY PAYMENTS OF | OR | 60 ESTIMATED MONTHLY PAYMENTS OF | OR | 72 ESTIMATED MONTHLY PAYMENTS OF |
|----------------------------------|----|----------------------------------|----|----------------------------------|
| \$432* | | \$351* | | \$304* |
| 1.75% APR* | | 2.00% APR* | | 3.00% APR* |

APPLY ONLINE AT HAWAIICENTRAL.ORG

MAIN OFFICE

681 S. King Street
Honolulu, HI 96813

OFFICE HOURS

Monday-Thursday: 8:00 AM – 4:30 PM
Friday: 8:00 AM – 5:00 PM

HARKNESS OFFICE

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

OFFICE HOURS

Monday-Thursday: 8:00 AM – 4:30 PM
Friday: 7:15 AM – 4:30 PM

WEST O'AHU POP-UP OFFICE

The Queen's Medical Center
91-2135 Fort Weaver Road
5th Floor Dining Room

OFFICE HOURS

Tues./Thurs.: 11:00 AM - 1:00 PM
*Limited services available

GET SOCIAL WITH US

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*The payment examples shown above are estimates based on the lowest Annual Percentage Rate (APR) for each term displayed, which includes a 0.25% discount for automatic payments (discount offer good at time of closing only). Other rates and terms available based on applicant's creditworthiness per HCFCU policy and is subject to approval. Offer not available for commercial type vehicles, commercial business use, or internal refinancing. Please call our Loan Department at (808) 536-0833 for complete details. Promotion ends November 30, 2018. Rate and offer is subject to change without notice.

