



HAWAII CENTRAL
FEDERAL CREDIT UNION

OCTOBER 2020

EMERGENCY CASH

**EXPERIENCING
FINANCIAL
HARDSHIP?**

UP TO \$5,000*

NO PAYMENTS FOR 6 MONTHS*



TERM	APR* (AS LOW AS)	EXAMPLE PAYMENT PER \$5,000
3 YEAR	2.74% APR*	30 estimated monthly payments of \$174.60 After 6 months of no payments*

**VISIT US OR CALL TO APPLY
(808) 536-0833**

**APPLY
TODAY**

*APR-Annual Percentage Rate. Rate shown includes 0.25% interest rate discount for any automatic loan payment (discount offer good at the time of closing only). Payment example: \$5,000 loan with a term of 36 months at 2.74% APR, the monthly estimated payment will be \$174.60. Rates are based on applicant's creditworthiness per Hawaii Central policy and is subject to approval. Loan term is for 36 months with minimum loan amount of \$500.00 and a max of \$5,000.00. No monthly payment required during the first 6 months of the loan period. Interest will still be calculated during this first 6 month period but will be spread out over the remaining 30 month payment period. Must submit a pandemic financial hardship letter along with a completed loan application. One month worth of paystubs or proof unemployment benefits required. No refinancing of existing Hawaii Central Loans. Not for business or real estate purposes. Other restrictions apply. This limited-time offer is valid as of 08/28/2020 and subject to change without notice. Offer is subject to end without notice. Membership required. Please call our Loan Department at (808) 536-0833 for complete details.



**SPREAD
Extra Cheer**

Everyone Needs a Little Help With a Holiday Loan

Need a helping hand this holiday? With competitive rates and flexible terms, we can help make your season brighter.

Visit HawaiiCentral.org for more information.

HawaiiCentral.org



**SAVE
Holiday Dough**

Build Up Your 2021 Holiday Savings Account

Set aside money throughout the year and watch your 2021 holiday spending account rise. Our Holiday Savings Account provides:

- **Higher Dividends:** Earn a higher dividend rate than a Regular Share Account
- **Automatic Transfers:** Set up automatic transfers to your Holiday Savings Account or deposit money at any time
- **Automatic Transfer into Your Share Account:** Your funds will be automatically transferred into your HCFCU Share Account on October 31

Open your account today to start saving.



BRANCH CLOSURES

DISCOVERER'S DAY

Monday, October 12, 2020

VETERAN'S DAY

Wednesday, November 11, 2020

THANKSGIVING

Thursday, November 26, 2020

STAFF HOLIDAY - CLOSE AT 12:00PM

Friday, December 4, 2020

CHRISTMAS EVE - CLOSE AT 1:00PM

Thursday, December 24, 2020

CHRISTMAS

Friday, December 25, 2020

NEW YEAR'S EVE - CLOSE AT 1:00PM

Thursday, December 31, 2020

NEW YEAR'S DAY

Friday, January 1, 2021



SHRED DAY

Community Outreach

Over 150 members attended our annual Shred Day! Members drove up to the main branch and remained in their cars while our staff unloaded boxes from their cars.

INTERNATIONAL CREDIT UNION DAY

Hope is a Global Resource

Thursday, October 15, 2020 is International Credit Union Day and we appreciate our members. Stay tuned for details.



ACCEPTING BOARD NOMINATIONS

We're now accepting applications for three (3) volunteers to serve a three-year term on Hawaii Central'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 Friday, October 30, 2020 at 4:30 PM.

NOVEMBER 1 – DECEMBER 31, 2020

YOU'RE SMART SAVE A MINT

SPEND NOW &
EARN AN ADDITIONAL

1% CASH BACK*



*Current cardholders in good standing are eligible to earn an additional 1% cash reward on all net purchases made between November 1 – December 31, 2020. There is no limit to the amount that can be earned. Net purchases are purchases minus credits and returns. Cash reward credit will appear in your monthly statements. Cash Reward is not valid on cash advances and balance transfers. Certain restrictions apply, such as not applicable to any new accounts opened after July 1, 2020. Please see Visa Platinum Cash Rewards Program Terms and Conditions for complete details or call our Consumer Loan Department at (808) 536-0833. Federally insured by NCUA.



2021 Annual Meeting

The next Annual Meeting will be in Spring 2021. Stay tuned for location and date details.



MAIN BRANCH

681 South King Street
Honolulu, Hawaii 96813

HOURS

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

HawaiiCentral.org



HARKNESS BRANCH

Queen's Medical Center

HOURS

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

EWA BEACH POP-UP BRANCH

Queen's Medical Center West Oahu

TEMPORARILY CLOSED
(DUE TO COVID-19)

MEMBER SERVICES

(808) 536-3677

CONSUMER LOANS

(808) 536-0833

REAL ESTATE LOANS

(808) 529-4599