



HAWAII CENTRAL
FEDERAL CREDIT UNION

JANUARY 2021

In the New Year
MAXIMIZE
CENTRAL CHECKING

Hawaii Central Federal Credit Union has rebranded Share Draft Checking to Central Checking. We want to emphasize to our members that it's convenient to use your Central Checking account. In the New Year, try maximizing your time by depositing a check in your account from your mobile device and utilizing the features of mobile banking. Our debit card has no monthly fees or balance requirements plus it can be used at any First Hawaiian ATM.



MAXIMIZE
VISA®
DEBIT CARD

- Surcharge-Free ATM Services For Instant Cash
- No Monthly Balance Requirements
- No Monthly Fees

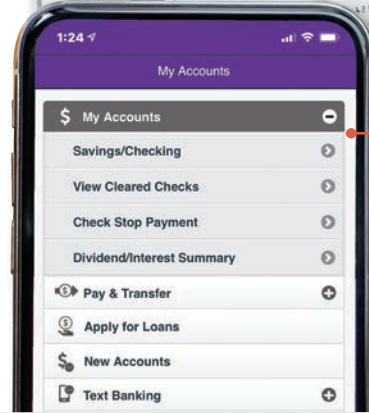
MAXIMIZE
MOBILE
CHECK
DEPOSIT

Deposit Checks
Anytime, Anywhere



MAXIMIZE
MOBILE
BANKING

- Easy to use mobile app
- Enroll in eStatements
- Schedule Auto Payments with Bill Pay
- Transfer Money Securely



LAUNCHING A
ZOOM MEETING
2021 Annual Meeting
Saturday, March 13, 2021



NOTICE OF NOMINATION AND ELECTION OF BOARD OF DIRECTORS

Three (3) vacancies on Hawaii Central Federal Credit Union's Board of Directors will be filled at Hawaii Central's 2021 Annual Meeting to be hosted virtually on Saturday, March 13, 2021.

Nominations

Three (3) nominations were filed and submitted to fill the three (3) Board vacancies with the Board Secretary by the Nominating Committee on December 11, 2020. They are: Sam Aucoin, Ariel Chun, and Alan Yasuda. Their profiles are listed at: hawaiicentral.org/boardnominees.

Additional nominations from the membership may be made by petition only; nominations will not be accepted from the floor on the day of the Annual Meeting. If you are interested in serving on the Board and would like to submit a petition for nomination, please call Pamela Regidor, Executive Assistant, at (808) 441-7341 for a list of the qualifications and a petition packet.

The nominating petition, a statement of qualifications and certification of intent to serve if elected to office, must be received by the Board Secretary on or before February 1, 2021. Nominees accepted by petition will be added to the ballot for voting at the Annual Meeting after confirmation of signatures by the Supervisory Committee.

SIGN UP FOR THE
ZOOM ANNUAL
MEETING AT:

[HawaiiCentral.org/
AnnualMeeting](http://HawaiiCentral.org/AnnualMeeting)





STACKING UP TO HELP OUR COMMUNITY

Hawaii Central participated in the Hawaii Foodbank Credit Union Coalition's Annual Food Drive Campaign in October and November. Together, with our members, we donated 500 lbs of non-perishable food and \$1,083.58 for the Hawaii Foodbank.



Save Your Change

TO DEPOSIT INTO YOUR CENTRAL CHECKING WITH OUR CONVENIENT COIN COUNTER

Free!
Once Per Month

2ND USAGE
5% of Funds Deposited

3RD USAGE
7% of Funds Deposited

4TH OR MORE USAGE
9% of Funds Deposited

Coin counter is located at Hawaii Central Main Branch



TAX TIME REMINDERS

The deadline to file your 2020 federal taxes is **Thursday, April 15, 2021.**

Routing #321378990

TAX FORMS FROM HAWAII CENTRAL

- 1 Form 1099-INT – All members who have earned a minimum of \$10 in dividends in 2020.
- 2 Form 1098 – For Hawaii Central HELOCs and mortgage loans paid in 2020

WAYS TO RECEIVE TAX FORMS



By Mail

Keep an eye out for the tax form(s) that you will be receiving in the mail. You should receive them from Hawaii Central no later than January 31, 2021



Its Me 247

Members wishing to receive their tax forms earlier, may obtain them electronically by logging into ItsMe247 Online Banking.

If you do not have access to your account via online banking, please visit hawaiicentral.org and click on the FIRST TIME USER button today!

A CONVENIENT AND SAFER WAY TO RECEIVE YOUR TAX REFUND

Sign up for direct deposit to receive your tax refund. Just get your Hawaii Central account information from the bottom of your check.

CONTRIBUTE TO AN IRA

Take advantage of the tax season by contributing to your Individual Retirement Account (IRA) for the 2020 tax year. You may be eligible to contribute up to \$6,000 per year to your IRA, or \$7,000 if you're older than 50 years old. Don't have an IRA account yet? Contact us to open one today to help save for your retirement.

BRANCH CLOSURES

DR. MARTIN LUTHER KING, JR. DAY
Monday, January 18

CLOSED

PRESIDENTS' DAY
Monday, February 15

CLOSED

GOOD FRIDAY
Friday, April 2

CLOSE AT NOON



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

Routing #321378990