

Learn Financial Literacy & **Be Rewarded!**

Hawaii Central has teamed up with the Zogo app to help our members learn more about financial education topics and be rewarded with real gift cards! Test your knowledge with short quizzes and earn pineapples, which can be redeemed for gift cards to Amazon, Target, Starbucks, Walmart & more!



Enroll in HCFCU's Zogo app and enter for your chance to WIN 50,000 PINEAPPLES (\$50 in giftcards)

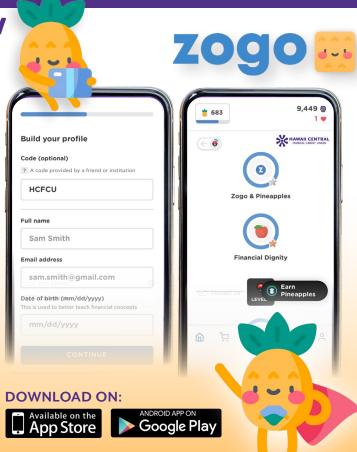
- Download and enroll in the Zogo app
- · Monthly drawing for July, August, & September
- Each winner will earn **50,000 PINEAPPLES** in their Zogo app
- · See website for Official Zogo Sweepstakes Rules

Get started with Zogo:

- Scan the QR code to download the Zogo app to your mobile device
- 2. Open the app and tap "Get Started"
- Verify your info & Enter Access Code: HCFCU
- 4. Start learning and earn pineapples
- 5. Redeem your pineapples for rewards



Scan Me!



Prepare Your Child for Their **New Chapter.**

Check out our College Bundle & Student Loan Programs.

College Bundle

Our Bundle makes it easy to access accounts, make transactions, and transfer money whether you're going to school here locally or on the mainland. Keep your money local while having the convenience of nationwide shared branching and CO-OP ATMs.

- · Central Savings Account
- Central Checking Account with Debit Card (must qualify)
- VISA Share Secured Credit Card (must qualify)
- Nationwide access with 5,000+ Shared Branches & 30,000+ Surcharge-free ATMs
- Online & Mobile Banking with mobile deposit

Student Loan Program

If scholarships, grants and federal aid aren't enough to pay for college, apply for our student education line of credit. Complete one easy online application and get multi-year approval.¹

Learn more at HawaiiCentral.org/student.

Subject to credit qualification and annual credit review. Must meet school's Satisfactory Academic Progress (SAP) requirements

JULY 1 - AUGUST 31, 2021

OPEN A NEW

VISA® Platinum Cash Rewards Credit Card



EARN 6% CASH BACK FOR THE FIRST 6 MONTHS!

Check out the benefits:

- 1% unlimited cash back after first six months
- · No Annual Fee
- · No Balance Transfer Fee
- · No Foreign Transaction Fee
- Manage your credit card through the HCFCU Cards App

APPLY ONLINE at HawaiiCentral.org

*Promotional 6% cash back applies to the first \$7,500 in monthly eligible net purchases and is only for new VISA accounts opened from 7/1/21 – 8/31/21. After the introductory 6 months, you will receive 1% cash back on all net purchases. Net purchases are purchases minus credits and returns. For the first 6 months after opening, the maximum monthly credit is \$450.00 and is based on monthly eligible net purchases of \$7,500.00. This offer is subject to change without notice. Cash back earnings are credited to your VISA account in your May and November statements of each year. Hawaii Central Federal Credit Union membership is required. Please see Platinum Cash Rewards Credit Card Terms and Conditions for complete details or call our Consumer Loan Department at (808) 536-0833. Federally insured by NCUA













OUR MICROBUSINESS LOAN

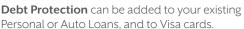
IS HERE TO HELP YOUR **BUSINESS GROW**

Business owners with start-ups or small businesses can get assistance for funding up to \$49,999. These funds are often used for working capital, inventory or supply chain management, furniture for an office or equipment for production. Our Microbusiness Loans are a great alternative for small business owners looking for business financing because they are usually easier to qualify for than traditional financial loans and offer affordable interest rates.

Call Edwina Suzuki at (808) 536-3677 to see if we can help your small business

ADD PEACE OF MIND WITH DEBT PROTECTION

If you're thinking of getting a loan or recently obtained a loan, debt protection can provide peace of mind for unexpected events. Members enrolled in debt protection may be eligible for benefits if you're experiencing financial issues due to a protected loss, such as disability or involuntary unemployment. Benefits may include canceling your monthly payment or loan balance.







Things to know about Debt Protection:



It's quick & easy

Simple to apply for, and takes effect immediately.



It's budget friendly

Comfortably fits into your monthly payment.



It puts you at ease

Rest easy, knowing you're taken care of in so many situations

Call our Consumer Loan Department at 808-536-0833 for more information.



Shred Day Recap Community Outreach

Thank you to the nearly 200 members that came by and dropped off their old documents to be shredded on-site. Be on the lookout for next year's Document Shred Day date!



ENDS JULY 31, 2021 FOOD DRIVE

Hawaii Central is participating in the Hawaii Foodbank Credit Union Coalition's Annual Food Drive Campaign in June and July to raise funds for their mission. Your donation provides more than just food. It gives courage, hope and aloha to those in need.

Donate today and help us reach our goal of \$1,500. Drop off nonperishable food items and monetary donations at our main branch or donate online until 7/31/21

DONATE: HawaiiCentral.org/FoodDrive

COMING IN AUGUST! It's Me 247 Online Banking Update





HAWAII CENTRAL FEDERAL CREDIT UNION

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

BRANCH CLOSURES

INDEPENDENCE DAY Monday, July 5, 2021 (Observed)

STATEHOOD DAY CLOSE AT 12:00PM Friday, August 20, 2021

I AROR DAY

Monday, September 6, 2021

DISCOVERER'S DAY Monday, October 11, 2021