



MAY YOUR HOLIDAYS *Be Fruitful*



HOLIDAY Loans

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.

HOLIDAY Savings

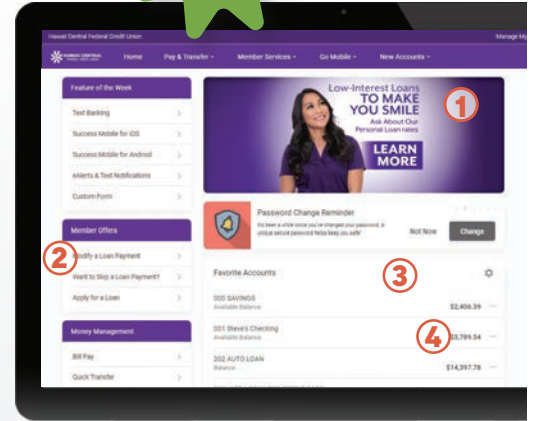
Set aside money throughout the year and watch your 2022 holiday spending account rise. Our Holiday Savings Account provides:

- **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.



**CHECKOUT
THE NEW
FEATURES!**



ITSME 247 ONLINE BANKING UPDATE

1. **New Navigation** utilizes an easy-to-use layout which simplifies use.
2. **Quick Links** make managing your accounts, funds and applications easy.
3. **Notifications** alert you of new messages and when it may be a good time to change your password.
4. **Favorite Accounts** lets you view your most active accounts, right from the home page.

Log in to your account
to see the updates!

MAHALO TO ALL WHO CONTRIBUTED TO OUR FOOD DRIVE!

With 1 in 6 people, including 81,000 keiki, needing food assistance, the hard work of reducing hunger never ends. Your donations will help ensure that keiki receive the nutrition they need, senior citizens don't have to choose between nutritious meals and their daily medication; and parents don't have to put paying for electricity ahead of feeding their families. Together, we can work to ensure no one in our Hawaii 'ohana goes hungry!

LEARN HOW TO GET INVOLVED AT HAWAIIFOODBANK.ORG



FOOD DRIVE RESULTS



JUNE 1 – JULY 31, 2021

RAISED OVER **\$1,600**
IN MONETARY DONATIONS

COLLECTED **499** LBS.
OF FOOD ITEMS

Hawaii Central Contactless Cards Coming Soon



A new way to pay is coming soon. Your Hawaii Central Debit and Credit card will be equipped with contactless chip technology. Pay wherever you see the contactless symbol with a simple and secure tap at checkout. For non-contactless terminals, the EMV chip and magnetic strip can still be used. Look for your new contactless card when your current card is up for renewal.

VISA® PLATINUM CASH REWARDS CREDIT CARD

Earn 1% cash back every year! Cash back earned throughout the year will automatically be credited to your statement in May and November. For the first six months after opening, receive an additional 4% Cash Back based on the first \$7,500 in monthly eligible net purchases.

VISA® DEBIT CARD

Members get the convenience of a checkbook and ATM card in one. Access your funds from any First Hawaiian Bank or CO-OP ATM with no surcharge fees.

CREDIT CARD BENEFITS:

- \$0 Annual Fee
- \$0 Cash Advance Fee
- \$0 Balance Transfer Fee
- No Foreign Transaction Fee
- Travel & Emergency Assistance w/ Roadside Dispatch
- Travel Accident & Baggage Delay Insurance
- Visa Secure



SAMSUNG Pay



Unwrap a Little CASH BACK

NOVEMBER 1 – DECEMBER 31, 2021

**SPEND IN
NOVEMBER-DECEMBER &
EARN AN ADDITIONAL**

**1%
CASH BACK***

*Current cardholders in good standing are eligible to earn an additional 1% cash back reward on all net credit card purchases made between November 1 – December 31, 2021. Net purchases are purchases minus credits and returns. There is no limit to the amount that can be earned during this 1% cash back promotion. Credit card account must be opened prior to July 1, 2021 to receive this offer. Credit card accounts opened after 7/1/2021 are not eligible for this offer. Cash rewards earned during this promotion will be credited to your card account in your May 2022 statement. Cash Rewards are not valid on cash advances and balance transfers. Certain restrictions apply. This offer is subject to change without notice. This offer may end without notice. 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.

IMPORTANT REMINDER FEE SCHEDULE CHANGE

EXCESSIVE OVERDRAFT FEE (in excess of 6 regular overdrafts or ACH withdrawals from regular shares)

CURRENTLY **EFFECTIVE 01/01/2022**

\$15.00

\$0.00

OVERDRAFT FEE (transfer from regular shares)

CURRENTLY **EFFECTIVE 01/01/2022**

\$0.00

\$7.50



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 online at HawaiiCentral.org/BoardApplication or 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 29, 2021 at 4:30 PM.

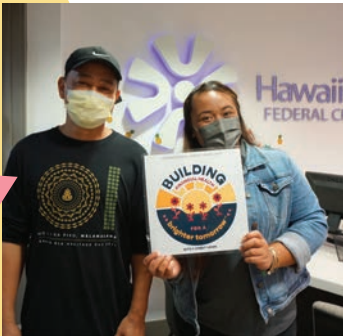


Hawaii Central celebrates International Credit Union Day

On Thursday, October 21st, Hawaii Central will be joining thousands of credit unions around the world as we celebrate International Credit Union Day. A day to celebrate the credit union movement and show appreciation to you, our members.



This year's theme "Building Financial Health for a Brighter Tomorrow" reflects how credit unions contribute to a brighter future through financial services, education and support. As your credit union, we are continuously looking for new and better ways to help build your financial health for the future!



Due to COVID, International Credit Union Day will look a little different again this year. While we continue to practice social distancing in our branches, we still want to acknowledge and thank all of our members for your support and trust in Hawaii Central. We will have a small treat for members who need to come into the branches.



Members helping us reach a brighter tomorrow

Our credit union would not be here without all of you! A special MAHALO goes out to our members who are in the health care industry. Our Harkness Branch located at the Queens Medical Center has remained open with normal business hours throughout the pandemic and will continue to be here to serve you. We are so proud to serve members who embody the credit union philosophy of "people helping people." Together with our community, we will get to a brighter tomorrow.

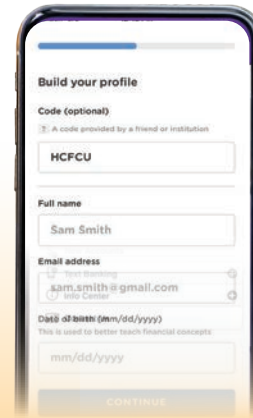


Learn Financial Literacy & *Be Rewarded!*

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!

Get started with Zogo:

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



DOWNLOAD ON:



'Tis the Season To Have Some Special Plans

MONDAY
OCTOBER 11, 2021
Discoverer's Day

11

CLOSED

THURSDAY
NOVEMBER 11, 2021
Veterans's Day

11

CLOSED

THURSDAY
NOVEMBER 25, 2021
Thanksgiving

25

CLOSED

FRIDAY
DECEMBER 10, 2021
Year End Meeting

10

CLOSES AT 12:00PM

FRIDAY
DECEMBER 24, 2021
Christmas Eve

24

CLOSES AT 1:00PM

SATURDAY
DECEMBER 25, 2021
Christmas Day

25

CLOSED (SAT)

FRIDAY
DECEMBER 31, 2021
New Year's Eve

31

CLOSES AT 1:00PM

SATURDAY
JANUARY 1, 2021
New Year's Day

1

CLOSED (SAT)

My To-do List

- 1
- 2
- 3
- 4
- 5
- 6
- 7



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