



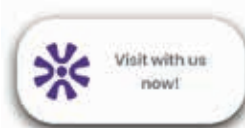
# INTRODUCING *Video Banking*

We're bringing Hawaii Central to you! Whether you're at home or on-the-go, our staff members are available to assist you with any questions about your Hawaii Central account. Our video banking is available during our normal business hours and allows you to video chat right from your computer, tablet or mobile device.

### Video Banking features:

- Open a new account
- Apply for a loan
- Account maintenance
- E-sign certain documents
- Online Banking assistance
- Ask us a question & much more!





To start a video chat, go to [hawaiicentral.org](http://hawaiicentral.org) and click this button located in the bottom right-hand corner of the page.

You're Invited to our  
Virtual  
84th Annual Meeting  
Thursday, March 10, 2022  
10:00 am  
(via Zoom)

**Register by March 8, 2022 at  
[hawaiicentral.org/annualmeeting](http://hawaiicentral.org/annualmeeting)**

## 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 our 2022 Annual Meeting to be hosted virtually on Thursday, March 10, 2022.

### NOMINATIONS

Three (3) nominations were filed and submitted to fill the three (3) Board vacancies with the Board of Directors Secretary by the Nominating Committee on December 10, 2021. They are: Ariel Chun, Wayne Toma and Fred Tsuda. Their profiles are listed at [hawaiicentral.org/board-nominees](http://hawaiicentral.org/board-nominees)

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

We're just a click away to help you every step of the way. Try our video banking feature today. It's secure and easy to use!

Learn more about our new video banking service at [hawaiicentral.org/videobanking](http://hawaiicentral.org/videobanking) or to start a video call, click on the "Visit with us now!" button on our website.





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 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 January 28, 2022. Nominees accepted by petition will be added to the ballot for voting at the Annual Meeting.

If no nominees are accepted by petition, there will be three (3) vacancies and three (3) nominees, so there will not be a vote.

# HAWAII CENTRAL Celebrates 85 Years

Hawaii Central Federal Credit Union will be celebrating its 85th Anniversary on February 13, 2022! We are and will continue to carry on the credit union philosophy of “People Helping People”. We thank you, our members, for the continuous support over the past 85 years and look forward to many more servicing you and your ohana. Here’s a look back at Hawaii Central’s history.

<h2>1937</h2>  <h3>HAWAII'S CENTRAL CREDIT UNION</h3> <p>On February 13, 1937, Hawaii Central was formed to serve the employees and officials of other Hawaii credit unions, thus making us Hawaii's "central credit union." Our original location was an office at 1654 S. King St. until 1976 when Hawaii Central moved to 1314 S. King St.</p>	<h2>1970's</h2>  <h3>SERVING HAWAII'S SMALL BUSINESSES</h3> <p>Under the Hawaii Credit Union Act, Hawaii Central expanded its field of membership to include people whose employers were ineligible to form their own credit union. These small companies were known as our Select Employer Groups (SEG).</p>	<h2>1980's</h2>  <h3>GROWING MEMBERSHIP</h3> <p>In the 1980's, Hawaii Central continued to serve our SEG companies and grew its membership by merging with other credit unions including Robert's Hawaii FCU, Pioneer Plaza FCU and Love's Bakery FCU. In 1982, Hawaii Central moved to 2875 S. King St.</p>	<h2>TODAY</h2>  <h3>SERVING OUR COMMUNITY</h3> <p>Now located at 681 S. King St., Hawaii Central changed its field of membership in 2012 and became community based by opening our doors to all who live, work, and worship and attend school on Oahu, whom we continue to serve today.</p>
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## TAX TIME REMINDERS

The deadline to file your 2021 taxes is Friday, April 15, 2022.



### FORM 1098 & FORM 1099-INT

Members who earned a minimum of \$10 in dividends will receive a Form 1099-INT. For members who have a HELOC or mortgage, you will receive a Form 1098. These forms will be mailed to you by January 30, 2022. Tax forms can also be downloaded through our online banking.

### GETTING A TAX RETURN THIS YEAR?

Use **ROUTING NUMBER 321378990** and get it directly deposited into your Hawaii Central Account!

### CONTRIBUTE TO AN IRA

It's not too late to contribute to your Individual Retirement Account (IRA) for the 2021 tax year. Standard limit is \$6,000 and if you are over the age of 50, your limit is \$7,000.

## FEE SCHEDULE CHANGE

Effective January 1, 2022, the following fees have changed:

### Excessive Overdraft Fee

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

Prior to 1/1/22	Current Fee
\$15.00	\$0

### Overdraft Fee

(transfer from regular shares to cover share draft)

Prior to 1/1/22	Current Fee
\$0	\$7.50



**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

**Dr. Martin Luther King Jr Day**  
January 17  
CLOSED

**President's Day**  
February 21  
CLOSED