



**HAWAII CENTRAL**  
FEDERAL CREDIT UNION

APRIL 2022

**Let's Celebrate with a Special Rate!**

Use your HCFCU VISA® Platinum  
Cash Rewards Credit Card and get  
**0.85% APR\* on BALANCE TRANSFERS & PURCHASES**  
made between April - June 2022

- No Balance Transfer Fee
- No Annual Fee
- 5% Cash Back\* for new cardholders for the first six months, then 1% cash back on all net purchases
- Keep the special rate of 0.85% APR until December 2022. After that, your rate will convert to your standard rate currently 8.90% - 18.00% APR\*



Apply online at [hawaiicentral.org](http://hawaiicentral.org) or  
call our Loan Department at  
(808)536-0833 for more information.

\*APR=Annual Percentage Rate. 0.85% APR promotional rate will apply to all purchases and balance transfers made during the promotional period of April 1, 2022 through June 30, 2022. Promotional rate offer available to existing and new credit card accounts opened by May 31, 2022. Existing credit card accounts that are currently receiving the introductory 2.99% APR are not eligible for this offer. Current cardholders must be in good standing to be eligible for the 0.85% APR promotional rate. There is no balance transfer fee. The promotional rate of 0.85% APR will apply to purchases and balance transfers made during the promotional period through your statement ending December 2022. Beginning January 2023, your rate will convert to your standard APR. Your standard APR after the promotional period will be 8.90% to 18.00% APR based on your creditworthiness and may vary with the market based on the Prime Rate. Other restrictions apply. Purchases and balance transfers made outside of the promotional period will be charged your standard APR.

Promotional 5% cash rewards offer only applies to new Visa accounts effective as of 5/1/19. After the introductory 6 months, you will receive 1% cash rewards on all net purchases. For the first 6 months after opening, the maximum monthly credit is \$375.00 and is based on monthly eligible net purchases of \$7,500. After the introductory 6 month period, there is no limit to the amount that can be earned. This offer is subject to change without notice. Cash reward earnings are credited to your card account in your May and November statements of each year. Hawaii Central Federal Credit Union membership is required. 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.

## Document Shredding Day

**Saturday, May 7, 2022**

**9 - 11AM**

**Main Branch Parking Lot  
(681 S. King St.)**

Bring your old documents to be safely shredded on-site. Please limit two boxes or bags per member. Boxes/bags will be returned to member.

## Hawaii Central turns 85!

On February 14, 2022, we celebrated 85 years of serving our members and thanking them for their support that has kept us here today!

Look for more specials and promotions as we celebrate our 85th Anniversary of serving you, our members!



## Stop, Think & Verify:

### Tips to Protect Yourself Against Fraud & Scams

Each year, millions of people fall victim to fraud-related crimes and with scams becoming more sophisticated, it is important to stay informed and protect yourself and your family. Scams can come in various different forms from emails to phone calls to even text messages, so it is vital to stop, think and verify. Be sure to take the time to do your own research and ensure that the call, email or text is from a trusted source. If something seems unusual or odd, it's probably a scam.



Here are some tips to help you identify a scam before it's too late:

- **There's a problem with your account or your payment information.**

If you receive an urgent email that your Amazon account has been locked. Do not click on the link in the email, and instead go the Amazon website directly and log in. You can also call Customer Service directly to verify if there is an issue with the account.

- **You've won a prize or receive an offer for free money.**

If you receive a call that you've won the lottery, but need to provide bank information so it can be deposited. Don't fall for it, if an offer seems too good to be true, it probably is.

- **You're asked to verify sensitive information over the phone.**

You should never give out any private information including your social security number, account numbers, online banking information, etc. over the phone. This includes online services that ask for your username and password for other sites to conveniently sync accounts. Although these services are convenient, you are putting your information at risk if that company ever gets hacked.

- **You're asked to pay for something in advance.**

If you receive a call, text or email with an offer that requires you to send money via wire or gift cards to an unknown person so that you can receive money, it's a scam. Always know the person or company you are paying. Again, if it seems too good to be true, it probably is.

Hawaii Central uses a variety of strong security practices to keep your account safe. Still, member vigilance is our most effective form of fraud prevention. By consistently checking your accounts, you can quickly find unauthorized charges. Our Card Fraud Department is also there to monitor debit and credit card activity.

#### Hawaii Central Fraud Department Contact Numbers:

- **Phone call from (888)918-7313**

You may receive a call from this number to verify a transaction that was flagged for fraud.

- **Text message from 91937**

You may receive a text message from this number to verify a transaction that was flagged for fraud.

By remaining aware of your account and possible threats, you can stay one step ahead of the scammers. However, anyone can fall victim to fraud. If you feel you may have given out your financial information or personal information has been hacked, contact us immediately at (808)536-3677 to block your account to prevent further loss. You may also place a fraud alert with the Federal Trade Commission (FTC) at ReportFraud.ftc.gov.

### Thank you for attending our 2022 Annual Meeting!

Our 84th Annual Meeting was once again held virtually on March 10<sup>th</sup>. Hawaii Central Board Chairman Neil Shimogawa led the meeting and highlighted the credit union's achievements in 2021. (L-R) Ariel Chun, Wayne Toma and Fred Tsuda were re-elected to serve on the Board of Directors.



**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

**Staff Training**  
April 15  
CLOSE AT 12

**Memorial Day**  
May 30  
CLOSED

**Juneteenth Independence Day**  
June 20  
CLOSED