



85TH ANNIVERSARY SPECIAL

You Could Win \$85

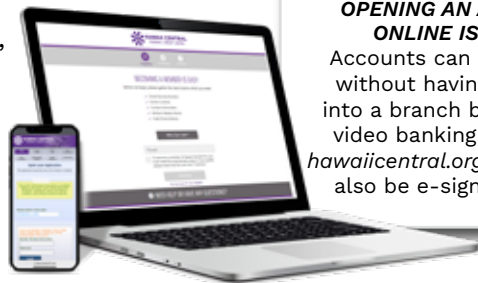
**ENTER OUR WEEKLY DRAWING
JULY 1 - SEPTEMBER 30, 2022**



As we celebrate our 85th Anniversary, we couldn't have reached it without YOU, our members! That's why we're giving you the chance to win \$85 just for being a member! Open an additional account (IRA, checking, etc.), a new loan or refer a friend to open an account or loan and you'll automatically be entered into a weekly drawing to win \$85!

How to enter:

- Open an additional account (IRA, checking, certificate, etc.)
- Open a new loan
- Refer a friend or family member to open an account or loan



Start a Video or Chat session!

**OPENING AN ACCOUNT
ONLINE IS EASY!**

Accounts can be opened without having to come into a branch by using our video banking service at hawaiicentral.org. Loans can also be e-signed online.

Beginning July 8th, we'll select one lucky winner each week until September 30, 2022! The more new accounts, loans or referrals you have, the more chances you'll have to win!

Visit hawaiicentral.org/85th-anniversary for Official Sweepstakes Rules.

A Smart Start for your College Bound Student

Help prepare your college bound student for their next chapter by keeping their money local yet accessible nationwide with our College Bundle.

COLLEGE BUNDLE INCLUDES:

- Central Savings Account
- Central Checking Account with no minimum balance fee (must qualify)
- VISA Share Secured Credit Card (must apply)

COLLEGE BUNDLE BENEFITS:

- Access to over 30,000 surcharge-free CO-OP ATMs nationwide
- In-branch services across the mainland at over 5,000 credit union shared branches
- Online and Mobile Banking with mobile deposit

Open a College Bundle online at hawaiicentral.org or visit one of our branches today!



Now that's a Summer SALE!
(You're Welcome)

PERSONAL LOANS
as low as ~~3.75%~~
2.75% APR*



AUTO LOANS
as low as ~~2.24%~~
1.74% APR*

Hurry! These low rates float away on August 31, 2022!

Apply today at hawaiicentral.org or call our Consumer Loan Department at 536-0833 for more information.

*APR: Annual Percentage Rate. Rates shown includes 0.25% interest rate discount for any automatic loan payment (discount offer good at the time of closing only). Other rates and terms available based on applicant's creditworthiness per HCFCU policy and is subject to approval. 2.75% APR is for a 1-year term personal loan and will have 12 estimated payments of \$84.58 per \$1,000 borrowed. 1.74% APR is for a 3-year term auto loan and will have 36 payments of \$28.53 per \$1,000 borrowed. Personal loan not for business or real estate purposes. Auto loan not available for commercial type vehicles, commercial business use or internal refinancing. Other restrictions apply. Rate and offer subject to change without notice and expires on August 31, 2022. Please call our Loan Department at (808) 536-0833 for complete details.



A HOME LOAN FOR ALL TYPES OF BUYERS!

Whether you're looking to buy your first home, build your dream home or tap into your home's equity, we have a home loan that fits your needs.



Learn more about our home loan options at hawaiicentral.org or call our Mortgage Loan Officer for more information at 529-4599.

Keep Your Information Up-To-Date

If you've recently moved or maybe got a new email address, be sure to update your contact information with us! By having your current information, it ensures that notices and alerts are getting to you. This can be critical when it comes to protecting your money and keeping your accounts safe.

Update your contact information by logging into ItsMe 24/7 online banking at hawaiicentral.org and click on your profile in the top righthand corner. Once submitted, your information will be updated after it is reviewed by our staff.



Now Accepting Payments by Debit Card

You want it, you got it! Members can now make payments to their Hawaii Central loans (personal, auto and personal line of credit only) using their Debit Card.



Go to our website, hawaiicentral.org and click on the "Pay Loan via Debit Card" option on the bottom. Please note there is a \$6.95 convenience fee for this service. Payments will be received within 2-3 business days and cannot be taken over the phone.

Another Successful Document Shredding Day

Our free annual Document Shredding Day was held on May 7, 2022. Nearly 200 members took advantage of this member perk and over 1,000 pounds documents were securely shredded on-site. We'll see you at next year's Document Shredding Day!



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
July 4
CLOSED

Staff Training
August 19
CLOSE AT 12

Labor Day
September 5
CLOSED