

Ease Your *Holiday Stresses* So You Can Focus On *What Matters Most*

HOLIDAY SAVINGS ACCOUNT



If you have a Holiday Savings Account, your funds will automatically be transferred to your regular Savings Account and available to you on November 1st, just in time to start your holiday shopping! Your Holiday Savings Account will remain open and you can start saving for next year's holiday season!

Don't have a Holiday Savings Account yet?

Our Holiday Savings Account makes it easy to save for the holidays!

- Earn a higher dividend rate of than a regular savings account
NEW Holiday Savings Rate - 1.00% APY*
- Set up automatic transfers or deposit money at any time throughout the year
- On November 1st, your funds plus earned dividends are automatically transferred to your savings account

Open a Holiday Savings Account through your Online Banking, by video call with our Member Services or call them at (808) 536-3677.

*APY: Annual Percentage Yield. APY is subject to change at any time without notice. \$10 minimum deposit required to open account. The APY may change after the account is opened. Fees may reduce earnings. The Holiday Savings Account distributes the entire balance once each year on October 31. Withdrawal at any other time will require closure of the account and forfeiture of all accrued interest. See Truth-in-Savings disclosure for more information.

85TH ANNIVERSARY

Holiday Loans Coming Soon!

As our 85th Anniversary comes to an end, we have one more gift for our members! Our Holiday Loan Special begins on November 1st with a low rate you won't want to miss.

Mahalo from all of us at Hawaii Central for the past 85 years and we look forward to many more years of serving the financial needs for you and your ohana!

Visit hawaiiicentral.org for more details about our Holiday Loan Special beginning on November 1, 2022!

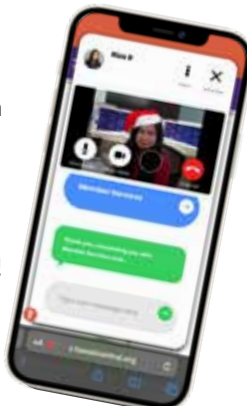


SAVE A TRIP TO THE BRANCH WITH

Video Banking

Avoid the holiday traffic and visit with our local staff through Video Banking! Open an account, apply for a loan, e-sign certain documents or just ask a question about your account right from your computer or mobile device!

Start a video call today at hawaiiicentral.org/videobanking.



Mobile Check Deposit

Deposit your checks with a quick snap from your mobile device! Mobile Check Deposit is available through our free Mobile App. Be sure to endorse the back of your check and write "For HCFCU Mobile Deposit Only."

Once reviewed, your check will be deposited in your Hawaii Central account!



Gifts for them means cash back for you!



NOVEMBER 1 - DECEMBER 31

2% CASH BACK*

**ON ALL PURCHASES MADE WITH YOUR
HCFCU VISA PLATINUM CASH REWARDS CREDIT CARD**

Don't have a HCFCU VISA Platinum Cash Rewards Credit Card?
Apply today at hawaiicentral.org or call (808) 536-0833.
New cardholders earn even more CASH BACK for the first 6 months!

*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, 2022. 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, 2022 to receive this offer. Credit card accounts opened after 7/1/2022 are not eligible for this offer. Cash rewards earned during this promotion will be credited to your card account in your May 2023 statement. Cash Rewards are not valid on cash advances, balance transfers or ATM withdrawals. 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.

**EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™**

International Credit Union Day
OCTOBER 20, 2022

On October 20th, credit unions around the world will celebrate International Credit Union Day! We invite you to stop by our offices for a special treat (while supplies last) as we thank you for being a member of Hawaii Central.

BOARD NOMINATIONS

We're now accepting applications for two (2) 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 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 their completed board application and resume by Monday, October 31, 2022 at 4:30 PM.

Save The Date!

Our 2023 Annual Meeting will be back in-person on April 1, 2023!



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

Discoverers' Day October 10 CLOSED	Veteran's Day November 11 CLOSED
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Thanksgiving November 24 CLOSED	Year-End Meeting December 2 CLOSE AT 12
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Christmas December 26 CLOSED	New Years Day January 2, 2023 CLOSED
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