



HAWAII CENTRAL
FEDERAL CREDIT UNION

JANUARY 2023

85TH

ANNUAL MEETING

Explore the World



SATURDAY, APRIL 1, 2023

**10:00 AM | JAPANESE CULTURAL CENTER
MANOA BALLROOM**

Members: \$25

RSVP BY MARCH 17, 2023

Non-Members: \$65

**Children: \$20
(ages 3-8)**

Parking: \$8

**Lunch
Buffet**

**Win great
prizes!**



Hawaii Central Federal Credit Union 85th Annual Meeting Reservation Form

Name of Attendees

Account No.

Phone No.

1

☐ Member

2

☐ Member ☐ Non-Member ☐ Child

3

☐ Member ☐ Non-Member ☐ Child

4

☐ Member ☐ Non-Member ☐ Child

5

☐ Member ☐ Non-Member ☐ Child

Payment Totals

Members x \$25 = \$

Non-Mbr. x \$65 = \$

Children x \$20 = \$
(Ages 3-8 years)

Total

☐ Debit my account

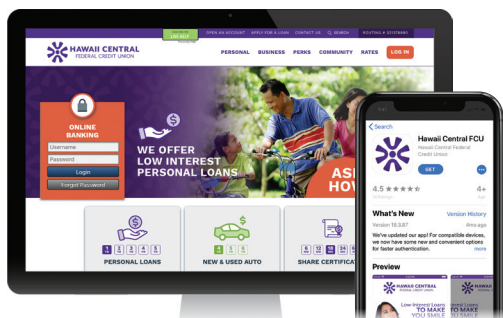
Account No.

☐ Check enclosed

Please make checks payable to Hawaii Central Federal Credit Union and drop off/mail to: Hawaii Central FCU, Attn: Annual Meeting, 681 S. King St., Honolulu, HI 96813. RSVP by March 17, 2023. Refunds will only be given if credit union is notified of cancellation by March 17, 2023.

Digital Services

Take control of your accounts
whenever and wherever you are!
Discover the convenience of Hawaii Central's
digital banking tools!



ONLINE & MOBILE BANKING

Get convenient access to your accounts 24 hours a day, 7 days a week! Check balances, transfer funds, view eStatements and more from your computer or mobile device. Visit us at HawaiiCentral.org today!



VIDEO BANKING

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!



Start a Video or Chat session!

MOBILE CHECK DEPOSIT

Do you have checks to deposit? With the HCFCU Mobile App you can deposit checks securely without going into the branch.



NEW!

ONLINE & MOBILE BANKING PERK!

ACH On Demand

ACH On Demand posting is available NOW! This is a **FREE** service that allows our members to instantly deposit pending ACH deposits a few days early through online and mobile banking.



You Have Pending Deposits

Need that direct deposit faster? Some of your pending transactions are available to be posted early!

Not Now

Review

DIGITAL WALLET

Add your Hawaii Central FCU debit or credit card to your digital wallet for quick and secure payments at participating merchants.



HCFCU MOBILE APP



- Check balances
- View transaction history
- Transfer funds
- Pay bills
- Mobile Check Deposit
- Manage debit card
- Get alerts
- View & download statements

HCFCU CREDIT CARD APP



- Check credit card balance
- View credit card transactions
- Make payments
- Lock & unlock your credit card
- Report a lost or stolen credit card
- Set-up card controls & alerts
- View & download Credit Card statements

DOWNLOAD TODAY!



ANDROID APP ON
Google Play



Available on the
App Store

KEEP YOUR INFORMATION UP-TO-DATE



Update your contact information by logging into your online banking at hawaiicentral.org or HCFCU mobile app. Click on your profile in the top righthand corner and click Personal Information. Your information will be updated upon review by our staff.

NOTICE OF NOMINATION AND ELECTION OF BOARD OF DIRECTORS

Two (2) vacancies on Hawaii Central Federal Credit Union's Board of Directors will be filled at our 2023 Annual Meeting to be hosted on Saturday, April 1, 2023.

NOMINATIONS

Two (2) nominations were filed and submitted to fill the two (2) Board vacancies with the Board of Directors Secretary by the Nominating Committee on December 30, 2022. They are: Neil Shimogawa and Garret Kawamura. Their profiles are listed at hawaiicentral.org/boardnominees

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 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 February 20, 2023. 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 two (2) vacancies and two (2) nominees, so there will not be a vote.



Garret Kawamura
(Incumbent)

Business Director, Department of Surgery, University Health Partners of Hawaii

Garret is a member of Hawaii Central FCU since February 2016 and was a member of The Queen's Federal Credit Union since 2003. He has served on The Queen's FCU Board of Directors and was the Chairman of the Supervisory Committee from 2004 to 2016. He has been an active Hawaii Central FCU volunteer since 2016 serving on the Board of Directors.

Garret is seeking re-election to the Board of Directors to continue meeting the needs of our members and the community. He hopes to utilize the experience he gained serving on the Board of Directors for The Queen's FCU and Kuakini Medical FCU.



Neil Shimogawa
(Incumbent)

Retired Vice President of Finance, Continental Mechanical

Neil has been an active Hawaii Central FCU volunteer since 2004 serving on the Supervisory Committee and currently on the Board of Directors.

With a Bachelor of Science in Accounting from the University of Hawaii, Neil has worked with Continental Mechanical from 1984 to his retirement in 2015. He was responsible for the financial affairs of the company which include internal and external financial reporting, cash management, budgeting and internal controls. His experience includes 43 years in accounting as an internal auditor for one of Hawaii's largest corporations, controller for various companies and as a public accountant.

Neil is seeking re-election to the Board of Directors to help members achieve their financial goals and to keep Hawaii Central FCU financially strong, provide services and products that are beneficial to our members, compliant with current regulations and to continue to help management provide a good environment for our staff.

CONSOLIDATE & Celebrate

**APPLY
TODAY**

Low-Interest Rate Personal Loans
Can Help You Save Money.



GIVING BACK TO THE Community

The staff at Hawaii Central FCU have not only been busy serving you, our members, but they have also been helping our community. As a not-for-profit financial institution owned by our members, we take pride in the community we serve.

Small contributions make a big impact! Our HCFCU staff have pledged personal donations to our Aloha United Way campaign to help support multiple non-profit partner agencies in our community.



Total pledged: \$3,385



From August 1 - September 30, 2022 we conducted our Annual Food drive to support the Hawaii Food Bank.

Food drive results:

- **Raised \$747 in monetary donations**
- **Collected 288 lbs of food items**

This will provide 1,847 meals to help nourish our community.

Spreading Holiday Cheer



Our staff conducted a fundraiser with keiki in mind throughout November and December. We have received generous toy donations and raised **\$1,800** in monetary donations. HCFCU partnered with **Valoha Giving Movement**, a local non-profit organization. All proceeds of the fundraiser were distributed on December 17, 2022 as HCFCU joined Valoha's Annual Christmas Toy Giveaway Event that was held at Makaha Valley Rd. in Waianae.

TAX TIME REMINDERS

The deadline to file your 2022 taxes is Tuesday, April 18, 2023.

APRIL

18

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, 2023. Tax forms can also be downloaded through our online banking.

EXPECTING A TAX REFUND THIS YEAR?

Use our **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 2022 tax year. The standard limit is \$6,000 but if you are over the age of 50, your limit is \$7,000.



MAIN BRANCH
681 South King Street
Honolulu, Hawaii 96813

HOURS
Monday - Thursday:
8:00am - 4:30pm
Friday: 8:00am - 5:00pm

[HawaiiCentral.org](https://www.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 16
CLOSED

President's Day
February 20
CLOSED

