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THAN IN IT?**

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get pre-qualified** for an AUTO LOAN, today!

**See disclosures on Page 4



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CREDIT CARD

Spending + Saving feels so good!

0.99% APR*

**ON BALANCE TRANSFERS & PURCHASES
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- **NO** Balance Transfer Fee.
- Keep this special 0.99% APR* until your December 2023 statement.
- **5% CASH BACK*** in the first 6 months!

*See disclosures on Page 4

*Call our Consumer Loan Department
at (808) 536-0833.*

**TABLE OF
CONTENTS**

2	...Filipino Fiesta	
	...Nursing Scholarship	
	Vacation Loans...	3
4	...Gary Nakata Promoted	

A feature column on the community where our members live, work and worship

The Community we Serve

Hawaii Central serves the Oahu community and their immediate family. Everyone who lives, works, worships and attends school on Oahu (and members of their immediate family or household) is welcome to join Hawaii Central. Immediate family is defined as spouse, child, sibling, parent, grandparent, or grandchild and includes stepparents, stepchildren, step-siblings and adoptive relationships.



Scan to watch the team in action!



Honolulu City Councilman Augie Tulba and US Representative Ed Case. Visitors to the tent received valuable information on our low rates and had a chance to try their luck at winning prizes.

Honolulu City Councilman Augie Tulba with members of the HCFCU Filipino Community Relations Team at the Filipino Fiesta.



Engie Pagaduan

“We are honored and pleased to be here, celebrating the traditions, culture and heritage of the Filipino community,” said Filipino Community Relations Officer Engie Pagaduan. Actively involved with the United Filipino Council of Hawaii, Pagaduan has attended the celebration since its advent in Hawaii. **Pagaduan said the Filipino Community Relations Team “was formed to help the Filipino community realize their financial goals”.**

“We recognize our community is diverse in culture and needs and we are intent on providing innovative products and services,” said President Drake Tanabe. “In addition to Tagalog, Ilocano, and Visayan, we have staff who speak Samoan, Spanish, and Palauan.”

HAWAII CENTRAL FILIPINO COMMUNITY RELATIONS TEAM AT THE FILIPINO FIESTA

With Filipino Americans representing a significant segment of the Hawaii Central membership and as a part of an organizational commitment to diversity, **the credit union recently established its premier Filipino Community Relations Team to help meet needs within the Filipino community.** In addition to being highly skilled and having an in-depth knowledge of

Hawaii Central’s products, services and benefits, **members of the Hawaii Central Filipino Community Relations Team speak Tagalog, Ilocano, and Visayan.**

The team recently participated in the Filipino Fiesta, held at the Filipino Community Center in Waipahu on May 6, 2023. The Hawaii Central tent saw visitors throughout the day, including

HAWAII CENTRAL SPONSORS NURSING SCHOLARSHIP AT CHAMINADE UNIVERSITY



Hawaii Central FCU recently announced sponsorship of a nursing scholarship at Chaminade University.

On May 3rd, Board of Directors Chairman Neil Shimogawa, alongside fellow board members and the executive management team, visited Chaminade University to present a \$5,000 check to the University’s President Lynn Babington. The Board also toured the campus, focusing on the nursing program.

“With our Harkness branch at the Queen’s Medical Center, we have become intimately and acutely aware of increasing needs in the healthcare professions,” said Hawaii Central FCU President Drake Tanabe. “The COVID-19

From Left to Right: HCFCU President Drake Tanabe, Chaminade President Lynn Babington, HCFCU Director Ariel Chun, HCFCU Secretary Alan Yasuda, HCFCU Chair Neil Shimogawa, Chaminade VP of Advancement Jill Higashi, HCFCU EVP Gary Nakata.



VACATION Time!



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Talk to us about making your summer vacation happen.
Call Consumer Loans at (808) 536-0833 and ask us about a personal loan* today!

*Personal loan approval based on applicant's creditworthiness. Hawaii Central Federal Credit Union membership eligibility is required. Other restrictions apply. Rates and offers subject to change without notice. Please call our Consumer Loan Department at (808) 536-0833 for complete details.

Pandemic was rough for our members at Queen's, and the recent report by the Healthcare Association of Hawaii (HAH) confirms what we have witnessed, first-hand."

According to the HAH report released last November, "The state's need for healthcare professionals has grown 76 percent – from 2,200 job openings in 2019 to 3,873 openings." Patient-facing care services are among Hawaii's most in-demand healthcare jobs.

"Helping to support our community is a huge priority for Hawaii Central," said Shimogawa. "Hawaii Central is always looking for ways to give back to our community, and working with Chaminade came naturally."

On the tour, Board members visited state of the art simulation facilities with Dr. David Dunham, who explained that Chaminade made hefty investments in mannequins that can mimic the vital signs and behaviors of patients to simulate real life emergency situations. Here, in the birthing simulation room, Dr. Dunham explains that "Noel" can deliver a baby about every 5 minutes.



Scan to watch more on the tour online!

GARY NAKATA PROMOTED TO EVP



When asked about his promotion, Executive Vice President Gary Nakata said, "It's an honor and a privilege to work under the leadership of Drake [Tanabe] who has spent many years at the helm, fostering a culture still firmly based in the credit union movement. That is people helping people." A Hawaii local, Nakata attended the University of Hawaii at Manoa where he graduated with a Bachelor of Business Administration degree in Finance. He graduated from the American Bankers Association's Compliance School and received his Juris Doctor with Distinction from the McGeorge School of Law. Nakata earned his Credit Union Compliance Expert designation and holds certifications as a Certified Management Accountant, Certified Credit Union Executive, and in Certified Financial Management. Nakata worked as an Examiner with the National Credit Union Administration, served as Senior Vice President of Finance for Hickam FCU, as well as Vice President and Chief Financial Officer of Aloha Pacific FCU.

COMING UP!

FINANCIAL PLANNING WORKSHOPS

Join our financial planning workshops with Herb Hussey of Windward Financial, launched May 10th. Workshop schedules are emailed, so sign up for enews alerts! Workshops are held via Zoom and broadcast on `Olelo. Please let us know if you are unable to attend via Zoom and need other accommodations.

COLLEGE BOUND

OPEN A JOINT ACCOUNT FOR STUDENTS

Eliminate the worry that comes along with your child being away from home for the first time. Open a joint account that can be accessed, nationwide, surcharge free through our shared-branching network and Hawaii Central's video banking services.

SCAN FOR STUDENT LOAN INFO



Cash Rewards Credit Card...Continued from Page 1

*APR=Annual Percentage Rate. 0.99% APR promotional rate will apply to purchases and balance transfers made during the promotional period of July 1, 2023 through September 30, 2023. Promotional rate offer available to existing and new credit card accounts opened during the promotional period. 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 0.99% APR promotional rate. There is no balance transfer fee. The promotional rate of 0.99% APR will apply to purchases and balance transfers made during the promotional period through your statement ending December 2023. Beginning 2024, your rate will convert to your standard APR. Your standard APR after the promotional period will be 13.65% 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, monthly. 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.

Auto Loans...Continued from Page 1

**Pre-qualification based on applicant's creditworthiness. Hawaii Central FCU finances new auto loans up to 125% of MSRP and used auto loans up to 125% of the JD Power Values/KBB Retail Value. The age of the vehicle must not exceed 6 years. Auto loan not available for commercial type vehicles, commercial business use or internal refinancing. Hawaii Central Federal Credit Union membership eligibility is required. Other restrictions apply. Rates and offers subject to change without notice. Please call our Consumer Loan Department at (808) 536-0833 for complete details.



One (1) prize winner will be selected on or about September 5, 2023 by a random drawing from all qualified entries received by a participating credit union between July 1, 2023 and August 31, 2023. Contest limited to one entry per member. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited.



MAIN BRANCH

681 South King Street
Honolulu, Hawaii 96813

HOURS

Monday—Thursday:
8:00 am—4:30 pm
Friday: 8:00 am—5:00 pm

HARKNESS BRANCH

Queen's Medical Center
Harkness Annex, Rm. 139
Honolulu, Hawaii 96813

HOURS

Monday—Thursday:
8:00 am—4:30 pm
Friday: 7:15 am—4:30 pm

MEMBER SERVICES

(808) 536-3677

CONSUMER LOANS

(808) 536-0833

REAL ESTATE LOANS

(808) 529-4599
NMLS #412820

BRANCH CLOSURES

Statehood Day:

August 18; CLOSE @ 12pm

Labor Day:

September 4; CLOSED

Discoverer's Day:

October 9; CLOSED

Veteran's Day (Observed):

November 10; CLOSED

Thanksgiving Day:

November 23; CLOSED

HawaiiCentral.org

