

HOLIDAY SAVINGS ACCOUNTS

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. Your Holiday Savings Account will remain open for you to start saving for next year!

NEED TO OPEN A HOLIDAY SAVINGS ACCOUNT?

Our Holiday Savings Account helps you save for the holidays!

- Deposits to your Holiday Savings Account earn a higher dividend rate than your Central Savings Account - 1.00% APY*.
- Set up automatic transfers or deposit money throughout the year.
- Funds and earned dividends are automatically transferred to your Central Savings Account on November 1st!

Open a Holiday Savings Account online, through video banking services, or call Member Services at (808) 536-3677.

*See disclosures on page 4.

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Build memories this Holiday Season with a little help from us!



2% CASH BACK**

ON ALL VISA PLATINUM CASH REWARDS CREDIT CARD PURCHASES NOVEMBER 1 - DECEMBER 31, 2023



HAWAII CENTRAL
FEDERAL CREDIT UNION



NEW CARDHOLDERS EARN 5% CASH BACK IN THE FIRST 6 MONTHS!**



Scan to apply!

**See disclosures on page 4.



Staff mobilized quickly to fundraise in a Malama Maui Breakfast Benefit!

me ke aloha pumehana

As we commemorate the 75th anniversary of the International Credit Union Day this October, our hearts go out to friends and family on Maui affected by the tragic fires. In times like these, the founding principals of our Credit Union Movement are underscored. We are a movement of People Helping People, and we are reminded of the importance of reaching out beyond our community to help those in need. The outpouring of Aloha from across the state has overwhelmed the world with a message of hope, moving people around the globe to join relief efforts. As Maui native Auntie Pilahi Pahi, credited as the author of the Aloha Spirit Law, once said: the world will turn to Hawai'i as they search for world peace, because Hawai'i has the key...and that key is ALOHA. The road to recovery is long. In addition to staff volunteer efforts, Hawaii Central Federal Credit Union has been working to increase awareness of the Hawaii Credit Union League (HCUL) activities to raise funds in support of Maui fire victims. Scan the QR code to learn more about HCUL activities.



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.



STAFF PRESENTS HUGS WITH A CHECK
HUGS Executive Director Amy Morton-Sogi said, "We support families with seriously ill children to provide both emotional and financial support to local families." Monthly programs include mom's and dad's nights, family events and respite activities for HUGS kids and their siblings. Scan the QR Code to read more online!

[Scan to read more](#)



STAFF VOLUNTEERS AT THE INSTITUTE FOR HUMAN SERVICES
Celebrating 45 years of service with the help of the community, IHS Executive Director Connie Mitchell said, "The spirit of volunteerism by HCFCU is the kind of community involvement that made a huge difference back when IHS first started and is key to us keeping our doors open and people fed. Current staff shortages mean a volunteer might be the one that ensures a guest receives dinner or gets their pillow and blanket for the night."



[Scan to read more](#)

HAPPY HOLIDAYS

SIX TIPS TO BEAT THE HOLIDAY HUSTLE & BUSTLE

DOWNLOAD OUR MOBILE APP

Download the mobile app from the App Store or Google Play to manage your accounts on the go.

Check balances, view transaction history, deposit checks, pay bills, transfer funds, apply for loans and more!



USE MOBILE CHECK DEPOSIT

Mobile Check Deposit allows you to deposit checks into your Hawaii Central account anytime, from anywhere. You can access Mobile Check Deposit through the Hawaii Central Mobile App. You are able to review your check deposit history for up to 30 days. To use this service, you need to register through the mobile app. Your account must be open for 1 month and in good standing to qualify.

BANK ONLINE

It's convenient. Access accounts 24 hours a day, any day of the year! Check your balances, transfer funds and make loan payments. Have questions? Chat with us online!

SET UP AUTOMATIC BILL PAY

Enter to win a Kitchenaid Stand Mixer by using the Online/Mobile Banking Bill Pay Feature. Always make bill payments on time by setting up Automatic Bill Pay online! It's a secure and convenient way to automatically pay your bills each month.

PAY ANYONE

Easily and securely transfer money to anyone online, via email or text message. To get started, enroll Online/Mobile Banking.

USE VIDEO BANKING SERVICES

With Video Banking, you can chat, face-to-face, with our staff from your computer, tablet or mobile device. Our staff is available during business hours to assist you with any questions about your Hawaii Central account. Use Video Banking for:

- Opening or adding an account
- Applying for a loan
- Account maintenance
- Online Banking assistance
- E-signing and uploading documents
- Asking questions and much more!



ARTIFICIAL INTELLIGENCE (AI) SCAM



By: Lee Uchiyama
Hawaii Central FCU
Compliance Officer

In the age of AI, scammers can manipulate a familiar voice and phone number to scam seniors and parents out of money. An unknown caller (someone that sounds like a child, grandchild or loved one) may say it's an emergency, they need help and to send funds via a mobile app or purchase gift cards to make payment. The scammer will pressure you with a sense of urgency or try to keep you on the phone to make sure you follow their payment instructions.

Stay calm and think—Does anything the caller is saying seem a bit odd? Take the time to contact your family member and verify the caller's story. Doing so costs you \$0. Acting without thinking can cost you A LOT!!!

SIGN UP FOR
BILL PAY
FOR A CHANCE TO WIN A
KITCHENAID
STAND MIXER



One (1) Prize Winner will be selected on or about December 5, 2023 by a random drawing from all qualified entries received by a participating credit union between October 1, 2023 and November 30, 2023. You may incur a monthly service fee for Bill Pay. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law. Terms and Conditions may apply. No purchase necessary.



Spooktacular CERTIFICATE RATE

4.75%^{APY*} 11 months

New Money Only

*APY: Annual Percentage Yield. APY is accurate as of September 14, 2023. Earn 4.75% APY for a 11-month term certificate. APY is subject to change at any time without notice. Fees may reduce earnings. Penalties may apply for early withdrawals. Minimum \$1,000 deposit requirement to open a personal account. Minimum \$25,000 deposit requirement to open a business account. Funds used to open the account must originate from another financial institution. See Truth-in-Savings disclosure for more information.

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; and
- Have accounts 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, Hawaii 96813

Interested applicants must submit their completed board application and resume by Tuesday, October 31, 2023 at 4:30 pm.

SAVE THE DATE!

ANNUAL MEETING - MARCH 23, 2024
Japanese Cultural Center; Time TBA

COMING UP!

FINANCIAL PLANNING WORKSHOPS

Workshops will be broadcast on `Olelo. Sign up for emails from Hawaii Central to get the broadcast schedule!

HOLIDAY SAVINGS ACCOUNT...CONTINUED FROM PAGE 1

*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.

VISA PLATINUM CASH REWARDS CARD...CONTINUED FROM PAGE 1

**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, 2023. 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, 2023 to receive this offer. Credit card accounts opened after July 1, 2023 are not eligible for this offer. 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. Federally insured by NCUA. Promotional 5% cash rewards offer only applies to new Visa accounts effective as of May 1, 2019. After the introductory 6 months, you will receive 1% cash rewards on all net purchases. Net purchases are purchases minus credits and returns. 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 rewards 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.



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

Discoverers' Day:

October 9 - CLOSED

Veteran's Day (Observed):

November 10 - CLOSED

Thanksgiving Day:

November 23 - CLOSED

Year End Meeting:

December 1 - CLOSE @ 12 pm

Christmas Day:

December 25 - CLOSED

New Year's Day:

January 1 - CLOSED

HawaiiCentral.org

