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ENROLL IN E-STATEMENTS



ENROLLING IS EASY ON THE HCFCU APP. DOWNLOAD TODAY!



...for a chance to win Apple AirPods Max

**One (1) Prize Winner will be selected on or about March 5, 2024 by a random drawing from all qualified entries received by a participating credit union between January 1, 2024 and February 28, 2024. Eligible members can enter the contest by enrolling for e-Statements through It's Me 247 Online Banking by clicking on "Member Services" and then "eStatement" and completing the enrollment. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.*

JOIN US FOR THE ANNUAL MEETING!

The annual meeting will be held on **March 23, 2024, 10 AM at the Japanese Cultural Center.** We will be holding an election for two (2) volunteers to serve a three-year term on the Hawaii Central FCU Board of Directors. Please see their candidate profiles on Page 3.

Reserve your spot at the upcoming annual meeting by filling out the form below and returning it to us **by March 4, 2024. Parking is \$8.** The fee schedule is also below.

HAPPY NEW YEAR!



Detach and return the below no later than March 4, 2024

ANNUAL MEETING RESERVATION FORM

ACCOUNT NO. _____ PHONE NO. _____

NAME	Member	Non-member	Child
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PAYMENT TOTALS

_____ MEMBERS X \$35 = \$ _____
 _____ NON-MEMBERS X \$70 = \$ _____
 _____ CHILD(REN) X \$20 = \$ _____
TOTAL \$ _____

Check enclosed
 Please debit my account no. _____

SIGNATURE _____

Make checks payable to: Hawaii Central Federal Credit Union. **Drop off or mail to:** Hawaii Central FCU, ATTN: Annual Meeting, 681 S. King St., Honolulu, HI 96813. RSVP by March 4, 2024. Refunds will only be given if credit union is notified of cancellation by March 4, 2024.

WE ARE PEOPLE HELPING PEOPLE

We pride ourselves in serving our community. Know someone who could use a little help? We offer financial education, products and services to help people establish and build credit, putting them on a path to financial success. That all starts in establishing a relationship with Hawaii Central Federal Credit Union.

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

SPOOFING SCAMS

By: Lee Uchiyama
HCFCU Compliance Officer



Scammers are becoming more and more clever and are able to use technology to spoof phone

numbers and make them appear as familiar numbers to potential victims. This is how they trick targets into answering the scam call or clicking a scam link within a text message. Whether via text message, live or automated caller, scams are designed to lure unsuspecting individuals into providing personal information such as payment information or account login credentials.

Scammers make these calls in an attempt to convince potential victims into making a payment or purchasing something. They may pose as IT specialists, customer service representatives, or even agents from a federal agency. They will communicate a sense of urgency and pressure innocent

people into providing payment information quickly so there's no time to think things through or verify their claims.

How do you thwart these scams?? If the caller isn't someone in your existing Contacts list or you are uncertain of the identity of the caller, don't answer the call. If it's legitimate and important, they'll leave a message. You will then have time to verify the caller. Beware of links in text messages, as well. Search for the website directly or use an established mobile app instead. Taking the time to verify any type of communication you receive, electronic or otherwise, can save you a major headache.



FINANCIAL EDUCATION
WITH HAWAII CENTRAL
FEDERAL CREDIT UNION

Our broadcast series with 'Olelo Community Media, Financial Education with Hawaii Central Federal Credit Union, is set to air on Channel 53. **Series Episodes will premiere every third Wednesday at 6 pm and will re-air on the following Sunday at 10:30 am.**

The series covers a variety of topics and is designed to help you plan for your future and, oftentimes, unexpected circumstances.

Please join us!

MAHALO!

Special thanks to guests who helped with launching the series:

Herb Hussey, Retirement Planner and Partner, Windward Financial; and

Gary Yanagihara, Executive Vice President, PSH Insurance

2024 BOARD ELECTIONS ARE UNCONTESTED



This year, elections remain uncontested for vacancies on our Board of Directors. Elections will be held at our Annual Meeting at the Japanese Cultural Center on March 23, 2024.

Our Board of Directors serve a 3-year volunteer term to guide our organization forward and keep our member-owned, not-for-profit financial institution financially sound as we carry out our mission “to provide a variety of affordable financial and related services...in the finest tradition of the credit union philosophy of helping one another and perpetuating the credit union movement.”

We highly encourage you to get to know the candidates, who currently serve on our Board. Please find profiles submitted by Board members Sam Aucoin and Alan Yasuda below.

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 Hawaii Central FCU’s 2024 Annual Meeting to be hosted on Saturday, March 23, 2024 at the Japanese Cultural Center.

NOMINATIONS

Two (2) nominations were filed and submitted to fill two (2) Board vacancies with the Interim Board Secretary by the Nominating Committee on December 11, 2023. They are: Sam Aucoin, and Alan Yasuda. 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 Kimberly Mondejar, Executive Assistant, at (808) 441-7320 for a list of the 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 Interim Board Secretary on or before January 28, 2024. Nominees accepted by petition will be added to the ballot for voting at the Annual Meeting after confirmation of signatures by the Supervisory Committee.”



SAM AUCOIN

SAM AUCOIN (INCUMBENT)

Retired, Tesoro Hawaii Corp,
Plant Controller

Sam Aucoin, a former member of Pacific Island Energy FCU, served on their Supervisory Committee from 1990 to 2014. He then served on the Hawaii Central FCU Supervisory Committee as Chairman from 2015 to 2018. From 2018 to the present, he’s been a member of the Board of Directors of Hawaii Central FCU and is currently serving as Treasurer.

Sam believes that credit unions, in general, provide excellent services for their members. They are much more member-oriented than banks and, as such, are deserving of support from their members. In his own words he states: “For over 25 years, I served on the Supervisory Committee of my credit unions and for the past 5 years, I’ve served as a Board member. I wish to continue serving Hawaii Central FCU to the best of my ability.”



ALAN YASUDA

ALAN YASUDA (INCUMBENT)

Treasurer & CFO,
Hawaii Employers Council

Alan Yasuda has been an Hawaii Central FCU member for over 36 years and has been an active Hawaii Central FCU volunteer since 2012. He served on the Supervisory Committee for two years and was elected to the Hawaii Central FCU Board of Directors in 2014.

Alan’s experience includes over 40 years in accounting as an accountant for various companies. He has also served as a Scoutmaster and Troop

Committee Treasurer for the Boy Scouts of America.

Alan is seeking re-election to the Board of Directors to help make the Hawaii Central FCU one of the strongest credit unions in Hawaii.

“My experience in accounting & management will be an asset in helping the credit union to grow and prosper. Sound financial management and effective leadership are crucial for the success of any financial institution, and my background makes me a strong candidate.”

GIVE YOUR CHILD THE ADVANTAGE.

Set your child up for success. Teach your child to CONQUER LIFE with our ADVANTAGE.



ADVANTAGE

- Central Checking with Savings
- VISA Debit Card
- Share Secured VISA Credit Card



ADVANTAGE PLUS

- Joint Central Checking with Savings
- VISA Debit Card
- Share Secured VISA Credit Card
- **Student Choice Student Loan**



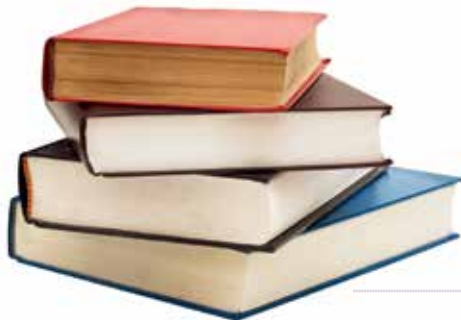
NEW YEAR, NEW GEAR*

with new accounts opened under ADVANTAGE!



CONQUER LIFE

* While supplies last. Hawaii Central Federal Credit Union membership eligibility is required. Student Loan applicants must complete a Free Application for Federal Financial Aid (FAFSA). Certain requirements and restrictions apply. Call our consumer loan department at (808) 536-0833 for more information.



COLLEGE BOUND



NEED MORE FUNDING? WE OFFER
LOANS WITH STUDENT CHOICE.

For more information, visit us online at
www.hawaiicentral.org/student.

TAX TIME REMINDERS



**APRIL 15TH DEADLINE FAST
APPROACHING!!!**

**April 15, 2024 is the deadline to file your
taxes for the 2023 tax year.**

FORM 1098 & FORM 1099-INT

Members who earned a minimum of \$10 in dividends should receive a Form 1099-INT. Members who have a HELOC or mortgage with Hawaii Central FCU should receive a Form 1098.

**Tax forms can also be downloaded through
online banking services.**

GETTING A TAX RETURN THIS YEAR?

Use **ROUTING NUMBER 321378990** and get it directly deposited into your Hawaii Central FCU account!

CONTRIBUTE TO AN IRA

The deadline to contribute to your Individual Retirement Account (IRA) for the 2023 tax year is right around the corner. The deadline is April 15, 2024. For 2023, the standard limit is \$6,500 and \$7,500 for individuals over 50. For 2024, the standard limit has increased to \$7,000 and \$8,000 for individuals over 50.



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

MEMBER SERVICES

(808) 536-3677

CONSUMER LOANS

(808) 536-0833

REAL ESTATE LOANS

(808) 529-4599
NMLS# 412820

BRANCH CLOSURES

MLK, Jr. Day

January 15; CLOSED

President's Day:

February 19; CLOSED

Good Friday:

March 29; CLOSE at 12 PM

Memorial Day:

May 27; CLOSED

Juneteenth:

June 19; CLOSED

HawaiiCentral.org | Routing #321378990

