

ROLL it OVER.

YOUR IRA is SAFE with US!

Your Nest Egg is **INSURED**

up to \$750,000! *



Because you've worked hard!

*Member deposit accounts are insured up to \$250,000 by the NCUA and an additional \$500,000 by Excess Share Insurance, for a total of \$750,000.

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CONGRATULATIONS!

Congratulations to Jasmine-Kortney Young-Gusman—our first ever awardee of the Hawaii Central Federal Credit Union Nursing Scholarship at Chaminade University!

“I graduate in Spring 2026, and plan to continue working in Hawai'i either in the Emergency Room or in the Operating room,” said Jasmine.



MEMBER KAPONO WONG CONQUERS LIFE, HEADLINES AT THE 86TH ANNUAL MEETING



Playing the `ukulele at popular venues with the likes of Jake Shimabukuro and Henry Kapono, **Hawaii Central Member Kapono Wong is an up-and-coming artist and the epitome of what it means to Conquer Life!**

Home on Spring Break between studies at one of the most prestigious music schools in the United States, he and his father, Corey, approached us in January to volunteer their time with a little kanikapila session at our Annual Meeting.

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CONGRATULATIONS TO OUR NEWLY-ELECTED OFFICERS!

86TH ANNUAL MEETING



SAM AUCOIN



ALAN YASUDA

Much thanks to all the members who came out to participate in our annual meeting at the Japanese Cultural Center on March 23, 2024. Your involvement in our credit union is essential to us continuing to carry out our mission “to provide a variety of affordable financial and related services, responsive to our members’ needs, in a professional manner and in the finest tradition of the credit union philosophy of helping one another and perpetuating the credit union movement.”

In addition to conducting the official business of this credit union, including elections, it was good for fellowship.

With Board of Directors’ elections uncontested, we congratulate members Sam Aucoin and Alan Yasuda who were re-elected to their positions as Treasurer and Secretary, respectively.

Sam and Alan will serve a 3-year volunteer term, guiding our not-for-profit financial institution organization forward.

FINANCIAL EDUCATION PRESENTATION BY HERB HUSSEY

We focused on getting Back to the Basics this year with a Financial Education Presentation that followed the meeting. Mahalo Nui to Herb Hussey of Windward Financial who hosted the presentation on Retirement Planning Strategies.

SUPPORTING OUR LOCAL ECONOMY



Getting Back to the Basics also meant supporting our local economy. This year, members were gifted with some local goodies. We ordered some `ono lilikoi and haupia desserts from Lanakila Pacific and printed reusable tote bags with them. In doing so, aside from infusing money into our local economy, we helped to support their mission of building “independence and an improved quality of life for individuals with cognitive, physical, social or age-related challenges.” We also supported Big Island Bees, Aloha Edibles Som’ Good Seasoning, and Mari’s Gardens.

BACK TO THE BASICS

“Not for profit, not for charity, but for service.”

The next day, Kapono was on a flight back to Boston where he attends Berklee College of Music.

To say we were honored is an understatement. **Words only begin to express our gratitude. The prodigy of Kapono Wong was a special treat!**

KAPONO INQUIRES ABOUT THE ADVANTAGE PROGRAM

While home during Spring Break, Kapono and dad came into the branch to learn more about our ADVANTAGE program and products and services in the bundle that would be helpful while he is out of state. In addition to getting some information on the Student Choice Student Loan, Kapono now knows he can use:

- **Remote Check Deposit to deposit checks from his gigs via the app;**
- **Share branch locations and ATMs he found in his area for cash transactions; and**
- **Video banking for any complicated questions.**

Kapono Wong exemplifies what it means to Conquer Life! **We are proud to call him a son of Hawaii and Hawaii Central!**

KAPONO WONG GETS OUR ADVANTAGE

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

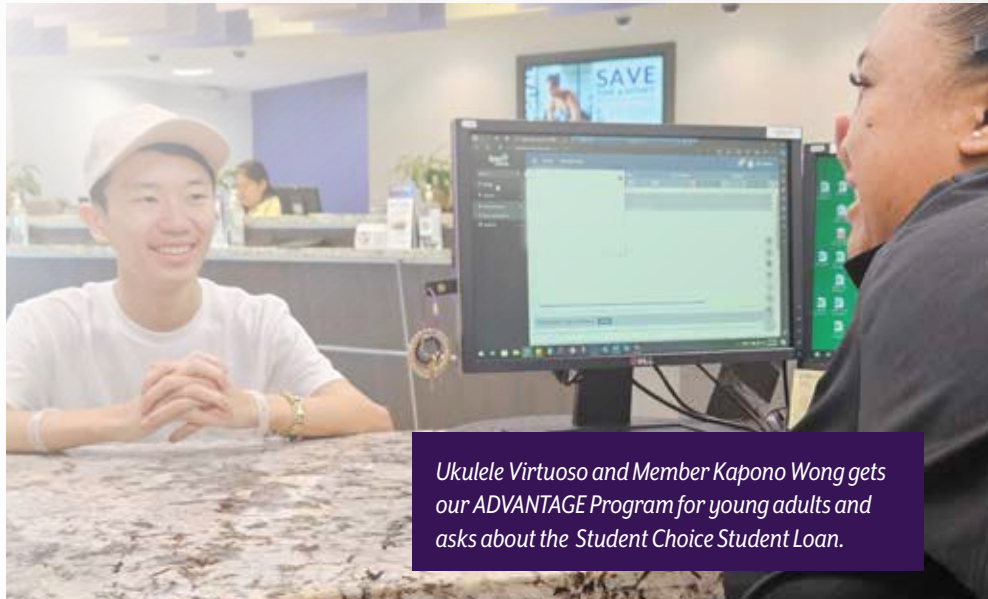


ADVANTAGE

- 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**



Ukulele Virtuoso and Member Kapono Wong gets our ADVANTAGE Program for young adults and asks about the Student Choice Student Loan.

**Hawaii Central Federal Credit Union membership eligibility 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.*



Visa Platinum
Cash Rewards Credit Card

Sweet Deal!

0.99% APR* ON BALANCE TRANSFERS & PURCHASES
MADE MAY 1ST-JULY 31ST, 2024

NO Balance Transfer Fee. Keep this special 0.99% APR* until your October 2024 Statement!

Call (808) 536-0833 for more information.



**APR=Annual Percentage Rate. 0.99% APR promotional rate will apply to purchases and balance transfers made during the promotional period of May 1, 2024 through July 31, 2024. 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 October 2024. Beginning November 1, 2024, your rate will convert to your standard APR. Your standard APR after the promotional period will be 14.15%-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.

APRIL 1- MAY 31, 2024



PERFORM A SIGNATURE-BASED DEBIT CARD TRANSACTION FOR A CHANCE TO WIN AN IPAD!

One (1) Grand Prize Winner will receive one (1) standard sized Apple iPad (10th Generation), retail value \$399.00. The winner will be selected by a random drawing to be held on or about September 5, 2024 from qualified entries received from April 1 - May 31, 2024. No Purchase necessary. For complete details, visit HawaiiCentral.org/Sig2024.

 FINANCIAL EDUCATION WITH HAWAII CENTRAL FEDERAL CREDIT UNION

Series Episodes premiere on Spectrum CHANNEL 53 every 3rd Wednesday at 6 pm and 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!

Scan link to search already aired episodes, ON-DEMAND.



CONSUMER LOAN OFFICER AT HARKNESS!

In March, we began Consumer Loan Services on-site at the Harkness Branch, located in the Harkness Annex of the Queen's Medical Center. Since the change, members visiting our Harkness Branch may get help with:

- Personal Loans
- Auto Loans
- Lines of Credit
- Credit Cards
- And Much More!

Please note that since the changes went into effect, the Harkness branch is closed from 1-2 PM for lunch.



Student Choice User Interface

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...coming soon to better serve you!

COLLEGE BOUND
NEED MORE FUNDING? WE OFFER LOANS WITH STUDENT CHOICE.
For more information, visit us online at www.hawaiiicentral.org/student.



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
CLOSED FOR LUNCH: 1:00-2:00pm

MEMBER SERVICES
(808) 536-3677

CONSUMER LOANS
(808) 536-0833

REAL ESTATE LOANS
(808) 529-4599
NMLS# 412820

BRANCH CLOSURES

Memorial Day:
May 27; CLOSED

Juneteenth:
June 19; CLOSED

Independence Day:
July 4; CLOSED

Statehood Day:
August 16; CLOSED

Labor Day:
September 2; CLOSED

