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'TIS THE SEASON TO
START SAVING!

EARN HIGHER DIVIDENDS and GET A JUMP-START on HOLIDAY EXPENSES
by OPENING a HOLIDAY SAVINGS ACCOUNT for NEXT YEAR, TODAY!

Holiday Helper Loan

Come see us! We're here to help
make the season bright!

Rates as low as

7.00%
APR*

*APR: Annual Percentage Rate. Rate shown includes 0.25% interest rate discount for any automatic loan payments (discount offer only good at closing). Other rates and terms available based on applicant's creditworthiness per HCFCU policy and subject to approval. 7.00% APR is for a 1-year term personal loan and will have 12 estimated payments of \$86.52 per \$1,000 borrowed. Maximum 24-month term and \$5,000 loan amount (or up to policy maximum for existing personal loans). Not to be used to refinance existing loans. Other restrictions apply. HCFCU membership eligibility required. Rates and offer subject to change without notice. Offer effective November 1, 2024 and expires on December 31, 2024. Please call our Consumer Loan Department at (808) 536-0833 for complete details.





SENDING LOVE!

HAWAII CENTRAL FEDERAL CREDIT UNION REMEMBERS MAUI 8/8

INTERNATIONAL CREDIT UNION DAY

"One World Through Cooperative Finance" is the theme of International Credit Union Day this year. We are demonstrating our understanding of the theme by supporting the Maui economy and gifting members with some tasty treats made in Maui. **The purchase allows us to directly support Maui Ku`ia Estate and Maui Fruit Jewels, while indirectly supporting Maui agriculture and non-profits.** Maui Ku`ia Estate donates 100% of net profits to the non-profit community across the state. Both businesses locally source ingredients from farms on island to include Maui Mokka Coffee.



STAFF WEARS PINK ON AUGUST 8TH

Remembering Maui, Consumer Loan Officer Christine Saranillio organized an event on August 8th, asking staff to wear pink and pink ribbons as a symbol of our Aloha for Maui. **Commenting on last year's worldwide outpouring of Aloha and bordering on tears in our morning huddle, she said, "Our motto as a credit union is PEOPLE HELPING PEOPLE and [we] just wanna give love and support to Maui."** The event also commemorated last year's staff activities to raise funds in support of efforts by the Hawaii Credit Union League to provide financial aid to the Maui Community.



VOLUNTEERING AT THE HAWAII FOODBANK TO FEED PRE-SCHOOL & ELEMENTARY KEIKI

A team of staff volunteers were at the Foodbank, helping to pack about 7,000 bags of food for pre-school and Elementary keiki. Each bag contained two cans of pasta, one can of pears, and one can of tuna.

"For safety reasons, the bags couldn't be over 3.5 pounds so they could be sent home in backpacks of children who are three and four years old," said a volunteer who helped to coordinate the Hawaii Central team efforts. "Surprisingly, according to the Foodbank, most of these kids are in homes."

"We really depend on volunteers. We had another organization cancel unexpectedly and we're so grateful Hawaii Central stepped up to the plate to help us meet our goal," said Community Engagement and Volunteer Program Coordinator Kimo Brown.

The monthly goal is to feed 150,000 individuals and that need is increasing.



SCAM ALERT: “PIG BUTCHERING”

HAVE YOU EVER RECEIVED AN UNEXPECTED TEXT OR DIRECT MESSAGE FROM A STRANGER?



DON'T RESPOND!
It might be the first step
in a Pig Butchering Scam.
Don't be the next victim.

What You Need to Know About a Fast-Growing Scam Known as “Pig Butchering”

This scam is named in reference to the practice of fattening a pig before slaughter. It is a type of confidence and investment fraud in which the victim is gradually lured into making increasing monetary contributions, generally in the form of cryptocurrency, to a seemingly sound investment before the scammer disappears with the contributed monies.

Beware!!! This is how it works:

- **Perpetrators will contact you out of nowhere** via text messages, dating apps, social media platforms, and later switch to VOIP chat applications.
- **Perpetrators will try to develop meaningful relationships with you**, gain your trust, and offer you high-yield investment opportunities in virtual assets, such as cryptocurrency.
- **Perpetrators will tell you to open accounts on online investment websites** and instruct you to deposit money via wire transfer to shell companies, or direct transfers on legitimate virtual asset service providers (VASPs) or cryptocurrency exchanges.
- **Perpetrators will pressure you to invest more money**, or your relationship with them will end.
- **You can be duped and the fraud will end:** When you attempt to withdraw money, websites may demand that you pay additional fees to do so; or you may be locked out of the account and never hear back from the perpetrator. **Perpetrators disappear with all of your funds.**



REPORT: If you suspect you are a victim of a Pig Butchering Scam, notify your bank immediately. Contact your local police department and file a police report. File a complaint on the FBI's Internet Crime Complaint Center (IC3): <https://www.ic3.gov>.

SAVE THE DATE!

ANNUAL MEETING - MARCH 1, 2025



FINANCIAL EDUCATION
WITH HAWAII CENTRAL
FEDERAL CREDIT UNION

Please Join Us! 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, designed to help you plan for your future. Scan the QR Code to watch previously aired episodes by entering **Hawaii Central FCU** in the search field.

BOARD NOMINATIONS

ACCEPTING APPLICATIONS!

We're now accepting applications for three (3) volunteers to serve a three-year term on the Hawaii Central FCU 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
- Have HCFCU 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 a completed board application and resume by Friday, October 25, 2024 at 4:30 PM.

Enroll in Bill Pay & **UPGRADE YOUR LIVING SPACE** with a Samsung 55" Smart TV



Scan the QR Code to learn more about digital services, including Bill Pay...Sign up today!

One (1) Prize winner will be selected on or about December 5, 2024 by a random drawing from all qualified entries received between October 1 to November 30, 2024. Contest limited to one (1) entry per member. No purchase necessary. Void where prohibited by law. For complete details, visit HawaiiCentral.org/BP2024.

MAIN BRANCH

681 South King Street
Honolulu, Hawaii 96813

HOURS

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

HARKNESS BRANCH

Queen's Medical Center
1301 Punchbowl Street

HOURS

Monday - Friday: 8:00am - 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

Discoverer's Day:

October 14

Veterans Day:

November 11

Thanksgiving Day:

November 28

Yearend Meeting:

December 6; CLOSE at 12 PM

Christmas Day:

December 25

New Year's Day:

January 1



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