

Tired of waiting on pending deposits? Get paid early with ACH ON-DEMAND service!

**YOU'RE IN CONTROL!**

Need your pending deposit a few days early? Use our ACH ON-DEMAND service to access pending deposits, *immediately!* Simply follow online banking notifications to *review* pending deposits, and *push* POST NOW to get paid. Pending distributions tied directly to the deposit will also post early.



# SUPPORTING TEENS



**A** team of Hawaii Central Federal Credit Union staff volunteers worked through the holidays to spread a little holiday cheer to the teens at the Boys & Girls Club of Hawaii (BGCH), Waianae Clubhouse.

**Although the BGCH receives in-kind donations from multiple donors during the holiday season “Our teens are often overlooked,”** said English Jones, BGCH Director of Development whose passion shines through as a beneficiary of BGCH programs.

**BGCH serves a diverse population of youth aged 7 to 17, primarily from under-resourced communities.** Many come from Native Hawaiian

and Pacific Islander backgrounds (50%), and a significant portion face socio-economic challenges, with 96% living in low to very low-income households. Through 9 Clubhouses and outreach services, Boys & Girls Club of Hawaii reaches over 10,000 young people each year.

“Teens have unique needs,” continued Jones who suggested that “gift cards to McDonald’s or Taco Bell would be a real treat.”

**Hawaii Central staff volunteers worked hard and, with the support of their coworkers, were able to raise enough funds to purchase \$20 McDonald’s gift cards for all 56 Club teens at the Waianae Clubhouse.**

# TAX TIME REMINDERS



## APRIL 15<sup>TH</sup> DEADLINE

### IS APPROACHING!

**April 15, 2025 is the deadline to file your taxes for the 2024 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 2024 tax year is right around the corner.** The deadline is April 15, 2025. For 2024, the standard limit is \$7,000 and \$8,000 for individuals 50 and over.

SPRING IS AROUND THE CORNER...

# TIME TO GROW A SAVINGS!

SAVE WEEKLY	MULTIPLY BY 52 WEEKS	=YEARLY SAVINGS
\$12.50		\$650
\$25		\$1300
\$50		\$2600

There are 52 weeks in a year, and skipping a plate lunch once a week can save you more than \$600 per year! Depending where you go, that could be as little as \$12.50 per week. Skip two plate lunches and save even more!



# THE BOTTOM LINE

Catch our new episode series: **The Bottom Line**. Episodes air monthly, every 3<sup>rd</sup> Wednesday starting on January 15, 2025.

FBI Honolulu Special Agent in Charge, Steven Merrill will help kick off the series as our first guest, providing education on elder fraud. He will return in February to give us some additional insight into cryptocurrency scams.

# TUNE IN

*Spectrum Channel 53 January 15 @ 6pm*

FBI Honolulu Special Agent in Charge, Steven Merrill provides fraud & scam education

*on*  
**The Bottom Line**



### MAIN BRANCH

681 South King Street  
Honolulu, Hawaii 96813

### HOURS

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

[HAWAIICENTRAL.ORG](http://HAWAIICENTRAL.ORG)



### HARKNESS BRANCH

Queen's Medical Center

### HOURS

Monday - Thursday 8:00am - 4:30pm  
CLOSED FOR LUNCH: 1:00pm - 2:00pm

### MEMBER SERVICES

(808) 536-3677

### CONSUMER LOANS

(808) 536-0833

### REAL ESTATE LOANS

(808) 529-4599  
NMLS# 412820

## BRANCH CLOSURES

### Dr. Martin Luther King, Jr. Day

January 20; CLOSED

### Washington's Birthday:

February 17

### Good Friday:

April 18; CLOSE @ 12 PM

### Memorial Day:

May 26

