

JULY 2025



SHRED DAY

It's Back!!! See you soon!

July 26; 9-11am | Main Branch
Parking Lot | 2 banker box limit
per member

GET \$50 WITH OUR REFERRAL PROGRAM

Start your children, grandchildren, or anyone else on a path to financial wellness with our new Membership Referral Program—now through September 1, 2025!

Earn \$50 for every successful referral, and *newly referred members will also receive \$50 when they complete 10 debit card transactions within 60 days of opening their share savings and checking accounts.*



Member Referral

Full Name (Referring Member)

Email Address (Referring Member)

Phone Number (Referring Member)

Hurry! Present this card to be on your way to earning \$50!



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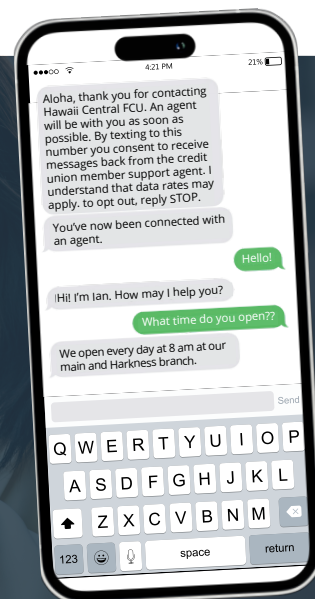
Referrals are already rolling in—don't wait! The program may end at any time, so act fast.

Download referral forms & get full details at HawaiiCentral.org/Referral.

Same number, new service! TEXT US!

It's now easier than ever to connect with us! We added texting services to our suite of digital services. Members can now text with a local staff member during normal business hours.

Member Services (808) 536-3677 | **Consumer Loans** (808) 536-0833
Real Estate Loans (808) 529-4599





Need a quick infusion of funds? A Home Equity Line of Credit (HELOC) could be just the answer. Whether to *remodel the kitchen* or *send the kids off to college**, we have you covered! Call our Real Estate Loan Department at (808) 529-4599 to take advantage of our special HELOC rates.

Home Equity Line of Credit

Imagine the Possibilities!

*Consult with your tax professional about potential tax liabilities

READY FOR THE NEXT STEP?

Set up your child for success!



Scan Me

ADVANTAGE

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



Scan Me

ADVANTAGE PLUS

Student Choice Student Loan*

- Revolving Credit Line
 - Apply Once
 - Use Through Graduation
- Personalized Support

More info online at HawaiiCentral.org/Student

*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.



HAWAII CENTRAL
FEDERAL CREDIT UNION

MAIN BRANCH

681 South King Street
Honolulu, Hawaii 96813

HOURS

8:00am - 4:30pm
FRIDAY: 8:00am - 5:00pm
HawaiiCentral.org

HARKNESS BRANCH

Queen's Medical Center
1301 Punchbowl Street

HOURS

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) 536-4599
NMLS# 412820

BRANCH CLOSURES

Independence Day

Friday, July 4, 2025

Staff Training

Friday, August 15, 2025 Close at 12 PM

Labor Day

Monday, September 1, 2025

Discoverer's Day

Monday, October 13, 2025