



**BEST-IN-STATE  
CREDIT UNIONS**

**Forbes  
2024**

POWERED BY STATISTA

# *Spring has Sprung!* **Home Equity Line of Credit**

3-year

introductory fixed rate: Current variable rate:

**5.99%**<sup>1</sup>  
APR

**8.50%**<sup>2</sup>  
APR

**No Annual Fee | Owner-Occupant | Up to 80% CLTV | 15-year draw period**

**Additional terms apply**<sup>3</sup>

(1) Introductory Annual Percentage Rate ("APR") will be effective for the first 36 months from the date your new equity line account is open ("Introductory Period").

(2) After the Introductory Period, the APR may vary any time and will be equal to the U.S. Prime Rate published in the Money Rates section of the Wall Street Journal, plus a 1.00% margin for a Combined Loan to Value ("CLTV") of 80% and less (2.00% margin for a CLTV of 80.01% - 85%). In no event will the APR be less than 4.50% or more than 18.00%.

(3) Offer subject to approval based on applicant's creditworthiness and Hawaii Central Policy. Only residential property on Oahu is accepted as collateral. Hawaii Central will waive certain third-party closing costs (ranging an estimated \$400-\$600) such as Flood Determination, Title Insurance, Automated Valuation Model ("AVM") and credit report. You may be required to pay other third-party closing cost for Appraisal Fee, Escrow, Title Insurance above \$250, Trust Review, or other legal documentation, if applicable. Loans paid off and closed within 2-years from the loan recordation date will require reimbursement of all waived closing costs paid by Hawaii Central FCU. The minimum credit line is \$10,000 with an initial draw of \$10,000. The draw period is 15-years with a 30-year amortization period. You must carry insurance on the property securing the plan. If property is located in a Special Flood Hazard area, we will require you to obtain flood insurance. Hawaii Central Membership is required. Rate, terms and conditions are subject to change or cancellation without notice. Other terms and conditions may apply.

**As low as**  
**5.99%**  
**APR\***  
**NEW or USED!**

**Apply online at [HAWAIICENTRAL.ORG](https://www.hawaii-central.org) or, for more information,  
call our Consumer Loan Department at (808) 536-0833 .**

\*APR: Annual Percentage Rate. Same day financing available for members who present all necessary and requested documents. Rates shown includes 0.25% interest rate discount for any automatic loan payment (discount offer good at the time of closing only). Other rates and terms available based on applicant's creditworthiness per HCFU policy and is subject to approval. 5.99% APR is for a 3-year term auto loan and will have 36 payments of \$30.43 per \$1,000 borrowed. Hawaii Central FCU finances new auto loans up to 125% of MSRP and used auto loans up to 125% of the JD Power Values. The age of the vehicle must not exceed 6 years. Auto loan not available for commercial type vehicles, commercial business use or internal refinancing. Hawaii Central Federal Credit Union membership is required. Other restrictions apply. Rate and offer subject to change without notice. Please call our Loan Department at (808) 536-0833 for complete details.



# COLLEGE FUNDING QUESTIONS?

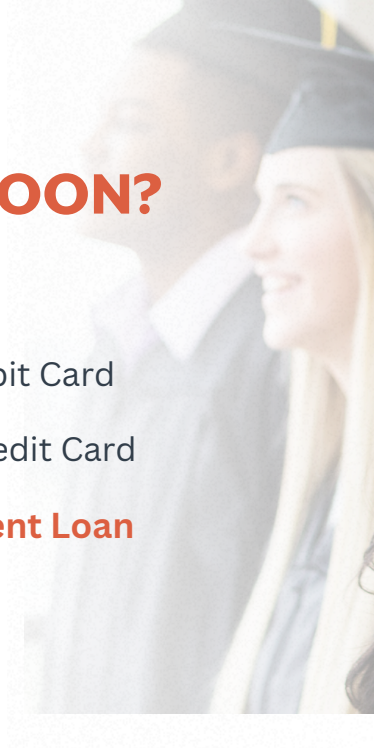


Catch our webinar!

Scan here to register for sessions  
being held on June 4, 2025 or to  
watch pre-recorded sessions!

## GRADUATING SOON? Get set up with:

- ☒ Checking with VISA Debit Card
- ☒ Share Secured VISA Credit Card
- ☒ **Student Choice Student Loan**



## College Funding in 3 Simple Steps

**Step 1:** Complete the FAFSA. The FAFSA is your gateway to FREE money for college, including scholarships and grants. It also helps determine how much federal student aid you may be eligible for. The FAFSA is typically available each December for the coming academic year.

**Step 2:** Download our Guide to Financial Aid at [HawaiiCentral.org/student](https://HawaiiCentral.org/student) for more details about the financial aid process and the types of financial aid you may receive.

**Step 3:** Learn more about our funding options. When scholarships, grants, and federal student loans aren't enough, you may need to consider private student loans from a lender like Hawaii Central Federal Credit Union. Our private student lending solution comes with competitive rates, an easy online application, personalized support, and a unique line of credit that allows you to secure funding for your entire undergraduate career with just one application!\*

Even if you're unsure of the college you'll be attending or the exact loan amount you may need, you can establish a private education line of credit with Hawaii Central FCU, today. Then, when you've finalized your needs, we'll be ready for you.

Learn more today about our student loan at [HawaiiCentral.org/student](https://HawaiiCentral.org/student).

\* Subject to annual review and credit qualification. Must meet school's Satisfactory Academic Progress (SAP) requirements.

**Ask today about the Hawaii Central STUDENT ADVANTAGE!**







## Congratulations to Boys & Girls Club of Hawaii Youth of the Year, Ladayna!

Hawaii Central Federal Credit Union was honored to judge in this year's Youth of the Year competition and be part of Ladayna's journey as she moves on to represent Hawaii at the national level.

It was truly inspiring to hear Ladayna share her story in her own words, describing how the Boys and Girls Club had such a positive impact on her life as she anticipates high school graduation. A big MAHALO also goes out to the other competitors who worked hard to share their heartfelt stories.



# This is a No Brainer!

# 4.00% APY\*

## 6-MONTH SHARE CERTIFICATE

### *Celebrate!*

**It's National Credit Union Youth Month!**

Open a Certificate in your child's name & teach them the power of compound interest!

Open online at [HawaiiCentral.org](https://hawaiicentral.org)  
or call a member service  
representative at (808) 536-3677

\* APY: Annual Percentage Yield. APY is accurate as of March 1, 2025. APY is subject to change at any time without notice. Fees may reduce earnings. Penalties may apply for early withdrawals. A \$1,000 minimum deposit required to open an individual share certificate and \$25,000 minimum deposit required to open a business share certificate. See Truth-in-Savings disclosure for more information. Federally Insured by the NCUA.





# GET 5% BACK\*

- No Annual Fee
- No Cash Advance Fee
- No Balance Transfer Fee
- No Foreign Transaction Fee

Apply for our VISA Credit Card online at [HawaiiCentral.org](http://HawaiiCentral.org) or call our Consumer Loan Department at (808)536-0833 for more information!

\* New cardholders will enjoy 5% cash rewards during the introductory period of the first 6-months after opening, with a maximum monthly credit of \$375.00 that is based on monthly eligible net purchases of \$7,500. After the introductory 6-month period, you will receive 1% cash rewards on all net purchases, and there is no limit to the amount that can be earned. Net purchases are purchases minus credits and returns. Cash rewards earnings are credited to your credit card account, monthly. Hawaii Central Federal Credit Union membership is required. This offer is subject to change without notice. Please see Visa Platinum Cash Rewards Program Terms and Conditions for complete details or call our Consumer Loan Department at (808) 536-0833.

## Hawaii Central FCU on `Olelo's, Spectrum 53

Big Mahalo to Herb Hussy of Windward Financial who spent countless hours to bring financial education to members and for getting our episode series off the ground last year! Since then, we have been joined by Herb's son, Kealaka'i, Gary Yanagihara of PSH Insurance & FBI Honolulu Special Agent in Charge Steven Merrill. New episodes air every third Wednesday of the month at 6 PM. To view already aired episodes, please visit:

[HawaiiCentral.org/financial-education](http://HawaiiCentral.org/financial-education)



## 87<sup>th</sup> ANNUAL MEETING

May 10, 2025 | Pearl at Kalauao (Pearl Country Club)

More details at [HawaiiCentral.org/annualmeeting](http://HawaiiCentral.org/annualmeeting)

## SHRED DAY

It's Back!!! Save the date!

July 26; 9-11am | 2 banker box limit per member



### MAIN BRANCH

681 South King Street  
Honolulu, Hawaii 96813

### HOURS

8:00am - 4:30pm  
FRIDAY: 8:00am - 5:00pm  
[HawaiiCentral.org](http://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

#### Staff Training

Friday, April 18, 2025 Close at 12 PM

#### Memorial Day

Monday, May 26, 2025

#### Juneteenth

Thursday, June 19, 2025

#### Independence Day

Friday, July 4, 2025