



Spend More. Get More!



NOVEMBER 1 - DECEMBER 31

2% CASH BACK*

ON ALL PURCHASES MADE WITH YOUR

HCFCU VISA PLATINUM CASH REWARDS CREDIT CARD

*Current cardholders in good standing are eligible to earn an additional 1% cash back reward on all net credit card purchases made between November 1 – December 31, 2025. Net purchases are purchases minus credits and returns. There is no limit to the amount that can be earned during this 1% cash back promotion. Credit card account must be opened prior to July 1, 2025 to receive this offer. Credit card accounts opened after 7/1/2025 are not eligible for this offer. Cash rewards earned during this promotional period will be posted monthly after each statement cycle. Cash Rewards are not valid on cash advances, balance transfers or ATM withdrawals. Certain restrictions apply. This offer is subject to change without notice. This offer may end 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. Federally insured by NCUA.

BOARD NOMINATIONS

Hawaii Central Federal Credit Union is seeking qualified candidates to fill two (2) volunteer positions on the Board of Directors. Each position carries a three-year term of service. Please visit www.hawaiicentral.org/nominations to download an Application for Nomination. The Application for Nomination includes the following documents: Application Process, Duties and Responsibilities of the Board of Directors, Eligibility Requirements, Ethics and Conduct Statement, Terms of Agreement for Board of Directors.

Candidates may be nominated in one of the following ways:

1. Nomination by Committee

Completed applications must be received or postmarked no later than October 27, 2025. Candidates will be notified of their status by January 4, 2026.

2. Nomination by Petition

A completed application and membership petition accompanied by 162 signatures representing the membership must be submitted and verified by Hawaii Central FCU staff. Petitions must be received no later than February 9, 2026. Candidates will be notified of their status by February 27, 2026.

Holiday Skip-A-Pay

Need some extra cash this holiday season? Hawaii Central FCU is here to help! Skip your next Hawaii Central loan payment with our Skip-a-Pay program* and free up some cash for the holidays!

To see if your Hawaii Central loan is eligible for Skip-a-Pay, log into your online or mobile banking account and click on the "Skip A Payment" option from your loan's menu.

**Log into your online banking
to see if you qualify for
Skip-A-Pay or
learn more at:
hawaiicentral.org/skip-a-pay**

*Only Personal or Auto loans that are paid current and in good standing are eligible for this promotion. Members are allowed to skip up to two (2) eligible loan payments during the program. There is a \$25 fee for each skipped payment. Payments cannot be skipped for two months in a row. All Skip-A-Pay requests are subject to approval. Certain restrictions may apply. If enrolled in automatic payments, please review your statements to ensure your requested payment was not deducted. By participating in HCFCU's Skip-A-Pay program, I understand that a) the terms and conditions of my loan agreement are unchanged and will remain in full force and effect, except that there will not be any regular payment required during the deferral period selected; b) interest will continue to accrue on the outstanding loan balance during the deferral period and until the loan is paid in full; c) I will continue to be responsible for the entire outstanding principal and interest of my loan by making the scheduled payments until the loan is paid in full; and d) the loan maturity date will be extended.

Fee Schedule and Consumer Loan Late Fee Changes

Beginning January 2, 2026

Account Research (per hour)	\$25.00
Stop Payments	\$17.00
Miscellaneous Mail Handling	\$2.00
Check Orders	At Cost
Money Order	\$3.00
Statement Reprint	\$8.00
Shared Branching Returns	\$12.00

Cashier's Check payable to third party	1 free per day, per member / party \$15 dollars thereafter
Checking Account Reconciliation	\$25.00
Return item non-Sufficient Funds	\$35.00
Checks deposited and returned	\$12.00
Overdraft Protection	\$10.00
Automated Clearing House Revocation	\$25.00

Auto, Personal, Line of Credit and Homeowner's LOC will be charged a late fee if you are more than **15 days** past due on your loan payment. The late fee will be 5% of your scheduled monthly payment.

Celebrate International Credit Union Day with Us!

Thursday, October 16th

Come into any branch for a HCFCU phone stand! (while supplies last)



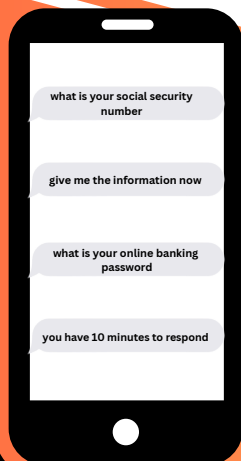
BEWARE OF FRAUD!

NEVER GIVE OUT SENSITIVE INFORMATION

FRAUD ALERT

Look Out For:

- Unsolicited Contacts
- Urgent Demands
- Upfront Payments
- Suspicious Payment Details
- Impersonation
- Suspicious links



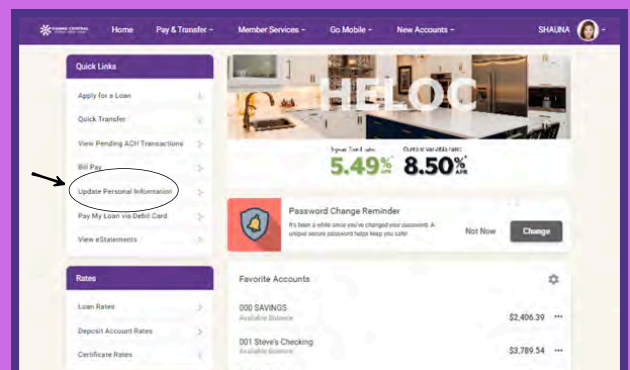
Read more below:

hawaiicentral.org/fraud-alert

UPDATE YOUR INFORMATION

Have you moved? Have a new phone #?

Log into online/mobile banking and update now!



Don't have online banking?

Fill out the form at:

hawaiicentral.org/address-update-request



Diane Agor

Estate Planning Partners

Estate Planning Seminar

“Nuts and Bolts of Estate Planning”

Estate planning done right can provide you with peace of mind now so you can enjoy the present day with your loved ones, encourage family harmony, and ensure a strong foundation that is well prepared to weather difficult times.

Saturday, November 1st, 2025

9:30 AM - 11:00 AM

Main Branch 681 S King St.

Cost: Free

Light refreshments will be served.

Space is limited.

RSVP by 10/24 at:

hawaiicentral.org/seminars-rsvp

or call 808-536-3677

Mahalo Drake!

Drake Tanabe's last day as President of Hawaii Central Federal Credit Union was July 11, 2025. We are grateful to Drake for his contributions to Hawaii Central during his time with us for the past 15 years. His efforts and dedication are appreciated, and we wish him the very best in his future endeavors.

As we move forward, the Board of Directors is actively working on leadership transition plans. Meanwhile, Gary Nakata has been named Interim President. As always, Hawaii Central remains committed to ensuring stability, continuity and continued service excellence for our members, partners and staff.



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

Discovers Day

Monday, October 13th

Veterans Day

Tuesday, November 11th

Thanksgiving

Thursday, November 27th

Staff Event

Friday, December 5th, Close at 12 PM

Christmas Eve

Wednesday, December 24th, Close at 12 PM

Christmas Day

Thursday, December 25th

New Years Eve

Wednesday, December 31st, Close at 12 PM

New Years Day

Thursday, January 1st, 2026