



88TH

ANNUAL MEETING

SATURDAY, APRIL 4, 2026
11:00 AM | PEARL AT KALAUAO
RSVP BY MARCH 13TH

**WIN
PRIZES**

**LUNCH
BUFFET**

FOR MORE INFORMATION VISIT: HAWAIICENTRAL.ORG/ANNUALMEETING

Hawaii Central FCU 88th Annual Meeting

Pearl at Kalauao (formerly known as Pearl Country Club at 98-535 Kaonohi St.)

RSVP for Luncheon by March 13, 2026

LUNCHEON RESERVATION FORM

ACCOUNT NO. _____ PHONE NO. _____

Name	Member	Non-member	Child (ages 3-7)
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PAYMENT TOTALS

MEMBERS X \$35 = _____

NON-MEMBERS X \$70 = _____

CHILD(REN) X \$20 = _____

TOTAL \$ _____

Check enclosed

Please debit my account

SIGNATURE _____

RSVP by March 13, 2026. Refunds will only be given if credit union is notified of cancellation by March 13, 2026.

Make checks payable to: Hawaii Central Federal Credit Union. Drop off or mail to: Hawaii Central FCU, ATTN: Annual Meeting, 681 South King St., Honolulu HI 96813.

NOTICE OF NOMINATION AND ELECTION OF BOARD OF DIRECTORS

Two (2) vacancies on Hawaii Central Federal Credit Union's Board of Directors will be filled at our 2026 Annual Meeting to be hosted on Saturday, April 4, 2026.

Two (2) nominees were filed and submitted to fill the two (2) Board vacancies with the Board of Directors Secretary by the Nominating Committee on November 24, 2025. They are: Neil Shimogawa and Garret Kawamura. Their profiles are listed at hawaiicentral.org/boardnominees. Additional nominations from the membership may be made by petition only; nominations will not be accepted from the floor on the day of the Annual Meeting. If you are interested in serving on the Board and would like to submit a petition for nomination, please visit hawaiicentral.org/nominations for a list of qualifications and a petition packet. The deadline to submit a petition for nomination is February 9, 2026. Instructions can be found on page 9 of the Application for Nomination. Nominees accepted by petition will be added to the ballot for voting at the Annual Meeting. If no nominees are accepted by petition, there will be two (2) vacancies and two (2) nominees, so there will not be a vote.

Neil Shimogawa

(Incumbent)

Retired Vice President of Finance,
Continental Mechanical



Garret Kawamura

(Incumbent)

Retired Business Director,
Department of Surgery,
University Health Partners of Hawaii

**ENROLL IN ESTATEMENTS
FOR A CHANCE TO WIN A
NINTENDO SWITCH 2**

ENROLL BY FEBRUARY 28TH TO BE ENTERED



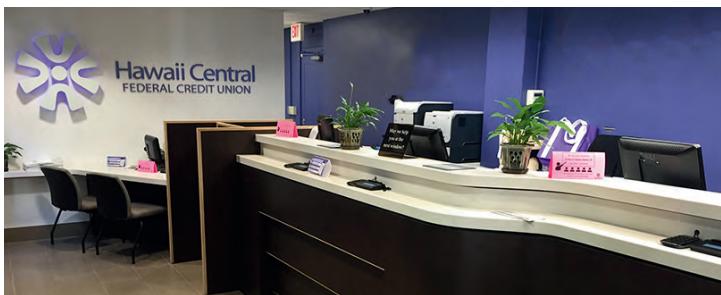
One (1) Prize Winner will be selected on or about March 5, 2026 by a random drawing from all qualified entries received by a participating credit union between January 1, 2026 and February 28, 2026. When an eligible member enrolls in e-Statements they will be entered in the contest. See your credit union for complete details, including contest rules, restrictions, and alternate method of entry. Void where prohibited by law.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA is a U.S. Government Agency.

It's Me247
Mobile WebBanking

Cheers to 10 Years!



Founded on February 25, 1944, The Queen's Credit Union was created by the Queen's Labor-Management Committee to help hospital employees support one another through pooled savings and affordable loans. In February 2016, The Queen's FCU merged with Hawaii Central FCU, bringing its 5,000 members into a larger organization with expanded services and branch access. We're proud to continue serving our hardworking healthcare workers.

**We'll be celebrating our 10 year anniversary
at our Harkness Branch in February!
Please visit: hawaiicentral.org for more details.**

Financial Planning Essentials Seminar

- Setting financial goals at every stage of your life
- How to develop a solid financial foundation
- Budgeting 101
- Smart investing and making the most of your money
- Retirement planning

Saturday, February 28th, 2026

9:30 AM - 11:00 AM

Main Branch 681 S King St.

Cost: Free

Space is limited.

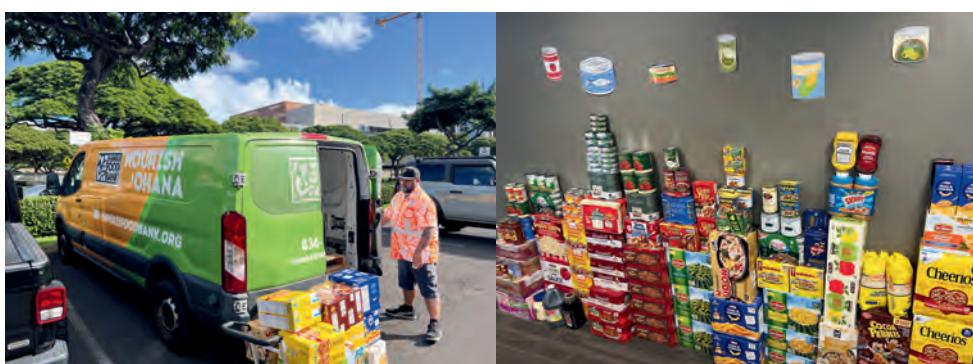


Jonathan K. Skedeleski
Wealth Advisor, Inpac Wealth

**RSVP by 2/20 at:
hawaiicentral.org/seminars-rsvp**

2025 FOOD DRIVE RESULTS

We participated in Hawaii Foodbank's Credit Union Coalition and raised over \$600 in cash and donations!



Hawaii Central Staff with Ryan from Hawaii Foodbank.

Mahalo to our members and staff for their generous donations!

NOTICE TO MEMBERS

The Supervisory Committee has engaged CU Pacific Audit Solutions, LLC to conduct our verification of member accounts. Our auditors are verifying member records and will consider the balances correct unless they hear from you within the next 10 business days.

As part of the verification if you notice any discrepancies, please report them to:

CU Pacific Audit Solutions, LLC

Email : Verify@cupacific.com

Mail: Account Verification Department

1654 S King Street

Honolulu, HI 96826

Thank you for your assistance!

GET 5% CASH BACK FOR THE FIRST 6 MONTHS*



* 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 eligibility 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.

TAX TIME REMINDERS

APRIL

15

The deadline to file your 2025 taxes is Wednesday, April 15, 2026.

FORM 1098 & FORM 1099-INT Members who earned a minimum of \$10 in dividends will receive a Form 1099-INT. For members who have a HELOC or mortgage, you will receive a Form 1098. These forms will be mailed to you by January 31, 2026. Tax forms can also be downloaded through our online banking.

EXPECTING A TAX REFUND THIS YEAR? Use our ROUTING NUMBER 321378990 and get it directly deposited into your Hawaii Central account! CONTRIBUTE TO AN IRA It's not too late to contribute to your Individual Retirement Account (IRA) for the 2025 tax year. The standard limit is \$7,000 but if you are over the age of 50, your limit is \$8,000.

Updated Fees

Beginning January 2, 2026

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.

See our updated fee schedule at:
hawaiicentral.org/consumer-rates

need help?

MEMBER SERVICES

808-536-3677

REAL ESTATE LOANS

808-529-4599

TEXT US!

CONSUMER LOANS

808-536-0833

BRANCH CLOSURES

New Years Day

Thursday, January 1

Martin Luther King Jr. Day

Monday, January 19

Washington's Birthday

Monday, February 16

Staff Training

Friday, April 3 (Close @ 12)



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:
1:00pm - 2:00pm

MEMBER SERVICES

(808) 536-3677

CONSUMER LOANS

(808) 536-0833

REAL ESTATE LOANS

(808) 529-4599

NMLS# 412820