



# HOME EQUITY LINE OF CREDIT

- NO ANNUAL FEE
- OWNER-OCCUPANT
- UP TO 80% CLTV
- 15-YEAR DRAW PERIOD
- NO POINTS

3-year fixed rate:

**5.25%\***  
APR

Current variable rate:

**7.75%\***  
APR

Call us! (808) 529-4599

\*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"). 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%. In no event will the APR be less than 4.25% or more than 18.00%. Offer subject to approval based on applicant's creditworthiness and Hawaii Central Policy. Only residential property located in the State of Hawaii are 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 costs 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 15-year payback 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.



## Beware of Fraud

### Hawaii Central FCU will never:

- Call, email, or text to demand payment or your personal information.
- Ask for your credit or debit card details or account information by phone or email.
- Ask you to transfer funds or open a new account to protect your funds.
- Require payment via gift cards, pre-paid debit cards, cryptocurrency, or online payment apps.

### How you can protect yourself:

- Do not answer a phone call if you don't recognize the number/it's not in your contacts list.
- Delete unsolicited emails or text messages.
- Do not open links, attachments or reply to suspicious text messages or emails.

## UPCOMING EVENTS:



### Shred Day

Main Branch  
June 13th; 9-11am  
2 banker box limit per member

### Filipino Fiesta

Saturday, May 2, 2026  
10am- 6pm  
Filipino Community Center



### Food & Fun!

# Congratulations to our Chaminade Nursing Scholarship Winners!



Winners Brenna and Jasmine with HCFCU Staff

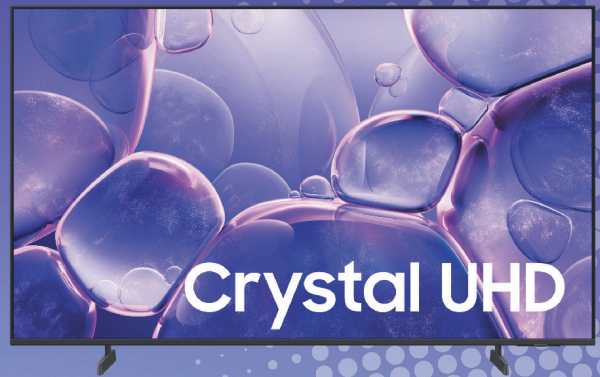
We are honored to participate in Chaminade's Scholarship program for the 4th year in a row. Chaminade gives out about 400 scholarships every year to students and Hawaii Central Federal Credit Union is proud to be one of those donors.

Hear from one of our scholarship winners:

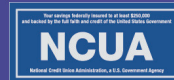
"This scholarship will help me continue working toward my goals without the constant stress of financial strain. As a first-generation student, college has been a new and sometimes overwhelming experience, especially while balancing academics and work. Your support relieves a major burden and helps me stay focused on my studies." -Brenna White, Sophomore at Chaminade University

## USE YOUR DEBIT CARD FOR A CHANCE TO WIN A SAMSUNG TV

**USE BY MAY 31<sup>ST</sup> TO BE ENTERED**



One (1) Prize Winner will be selected on or about June 5, 2026 by a random drawing from all qualified entries received by a participating credit union between April 1 - May 31, 2026. Each time an eligible member uses their debit card with their signature during the contest period they will be entered in the contest allowing for multiple entries. PIN-based transactions will not 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 a U.S. Government Agency.

**It's Me 24/7**  
Mobile Web Banking

# WE ARE HIRING!

[HAWAIICENTRAL.ORG/CAREERS](https://HAWAIICENTRAL.ORG/CAREERS)



### 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

### BRANCH CLOSURES

#### Staff Training

Friday, April 3 (Close @ 12)

#### Memorial Day

Monday, May 25

#### Juneteenth

Friday, June 19

#### Independence Day

Friday, July 3

