HAWAII CENTRAL
FEDERAL CREDIT UNION

First time homebuyer?

- UP TO 95% CLTV
- POINTS/FEES: 1 POINT
- 5% DOWN
- NO INCOME LIMIT
- OWNER-OCCUPANT
- NO PRIVATE MORTGAGE INSURANCE REQUIRED

30-year fixed interest rate:

5.625%

5.843% APR*

Call us! (808) 529-4599

EQUAL HOUSING LENDER

*Annual Percentage Rate ("APR"). Your intrest rate will be fixed for 30 years. Combined Loan to Value ("CLTV") of up to 95%. Borrower Debt-To-Income(DTI) up to 45%. Borrowers must not have been on a title for 3 consecutive years in order to qualify. This program is for Single-Family Dwellings which can include condos and townhomes. Only residential property located in the State of Hawaii are accepted as collateral. If property is located in a Special Flood Hazard area, we will require you to obtain flood insurance. Hawaii Central FCU membership is required. All loans subject to approval. Rate, terms and conditions are subject to change or cancellation without notice. A minimum of 620 FICO score is required to qualify. Certain requirements and restrictions apply. Please call for complete details. NMLS #412820.

CAR SHOP LOCALLY FROM THE COMFORT OF YOUR OWN HOME

Support local dealerships and find the car of your dreams with our free and easy online auto marketplace.

Visit below for simple, safe car shopping!



USE REMOTE DEPOSIT CAPTURE FOR A CHANCE TO WIN SONY BEST HEADPHONES



USE BY AUGUST 31ST TO BE ENTERED

One (1) Prize Winner will be selected on or about September 4, 2026 by a random drawing from all qualified entries received by a participating credit union between July 1, 2026 – August 31, 2026. Contest limited to one entry per member. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

NCUA

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 Me247 Mobile Web Banking

SHOP SMARTER, FINANCE EASIER.

you can go straight to your dealership and tell them you want to finance your auto loan with us!

Drive the car you've been waiting for!



We are expanding in 2026!

COMING TO HAWAII KAI TOWNE CENTER

SCAN TO APPLY!

JOIN OUR 'OHANA AND CHECK OUT OUR CAREER SITE

HAWAII CENTRAL FEDERAL CREDIT UNION

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, August 21 (Close @ 12)
Labor Day
Monday, September 7
Discoverers Day
Monday, October 12

NCUA FEDERALLY INSURED BY NCUA · ESI EXCESS SHARE INSURANCE · EQUAL HOUSING LENDER · Hawaii Network · CO-OP FINANCIAL SERVICES