HAWAII CENTRAL FEDERAL CREDIT UNION



NOVEMBER 1 - DECEMBER 31

2% CASH BACK[1]

ON ALL PURCHASES MADE WITH YOUR

HCFCU VISA PLATINUM CASH REWARDS CREDIT CARD

[1] 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, 2026. Net purchases are purchases minus credits and returns. There is no limit to the amount that can be earned during this 2% cash back promotion. Credit card accounts opened after 7/1/2026 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 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.

Holiday Skip-A-Pay

Need some extra cash this holiday season? We are here to help!

Skip your next Hawaii Central loan payment with our Skip-a-Pay program[2] and free up some cash for the holidays!

Step 1: Log In – Open your Hawaii Central online or mobile banking.

Step 2: Select Your Loan – Find the loan you'd like to skip.

Step 3: Click "Skip A Payment" – Follow the prompts to see if you're eligible![2]

[2] 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.

Celebrate International Credit Union Day With Us!

on October 15th

Come into any branch for a gift!
(while supplies last)

Do we have your email?

- Stay up to date on latest promotions
- Hear the latest on our new branch coming soon
- Learn more abour our products and services

Come into any branch to update your information today!

Debit Card Notice:

To address an increase in fraud and to better protect member accounts, effective January 1, 2027, Visa debit card purchase transactions and cash advance limits will each be set at $2,500 per day.

HOLIDAY LOAN SPECIAL

coming soon....



ENROLL IN BILLPAY FOR A CHANCE TO WIN AN APPLE IPAD



One (1) Prize Winner will be selected on or about December 4, 2026 by a random drawing from all qualified entries received by a participating credit union between October 1, 2026 – November 30, 2026. You may incur a monthly service fee for Bill Pay. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law. Terms and Conditions may apply. No purchase necessary.

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 24/7 Mobile Web Banking

Fraud Notice:

Hawaii Central Federal Credit union wants you to be aware of possible scams. Never give out your debit card number, your PIN number, your online banking credentials, or your numeric authentication code. If you are asked for this information, call us directly at 808-536-3677.

We are expanding in 2026!

COMING SOON TO HAWAII KAI TOWNE CENTER

HAWAII CENTRAL FEDERAL CREDIT UNION

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) 529-4599
NMLS# 412820

BRANCH CLOSURES

Veterans Day
Wednesday, November 11, 2026
Thanksgiving Day
Thursday, November 26, 2026
Christmas Eve
Thursday, December 24, 2026 Close at 12 PM
Christmas Day
Friday, December 25, 2026
New Year's Eve
Thursday, December 31, 2026 Close at 12 PM
New Year's Day
Friday, January 1, 2027

HawaiiCentral.org | Routing #321378990

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