

New & Improved WEBSITE EXPERIENCE

We're excited to reveal a fresh, new online experience that gives you access to all the products and services available to you. We've redesigned the website with you in mind, making it easier to log in to online banking or to find information quicker.

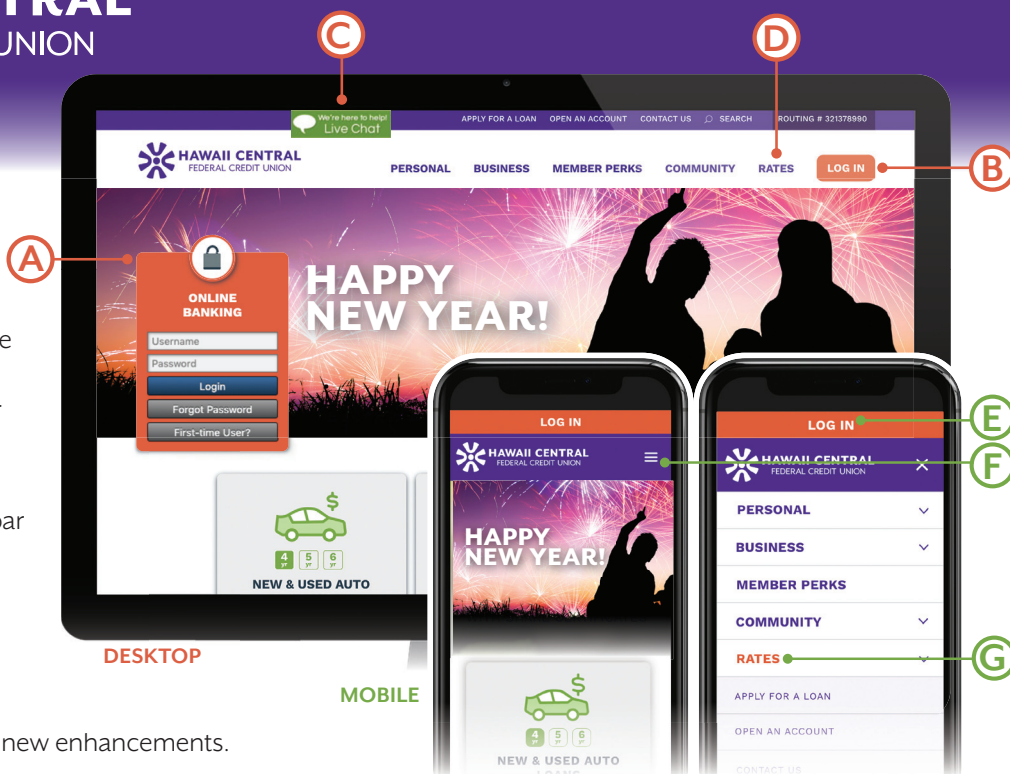
Highlights of features include:

- Get immediate rates via the navigation bar
- Learn about member perks
- We're here to help. Live Chat!

Monday – Friday 3:00am – 6:00pm HST

Saturday 3:00am – 12:00pm HST

Hours change depending on Daylight Savings Time



Visit HawaiiCentral.org and take a look at the new enhancements.

DESKTOP

- A** **LOG IN**
to your online banking account through the widget on our homepage.
- B** **LOG IN**
to your online banking account via the "Log In" button in the navigation bar.
- C** **CHAT WITH US** NEW
online via the "Live Chat" button at the top of the homepage.
- D** **SEE RATES** NEW
by clicking on the "Rates" button in the navigation bar.

MOBILE

- E** **LOG IN**
to your online banking account by clicking the orange "log in" bar.
- F** **VIEW THE MENU**
by clicking on the icon in the upper right hand corner.
- G** **SEE RATES** NEW
by clicking on the "Rates" button in the drop-down menu.



SAVE THE DATE! ANNUAL MEETING & ELECTION OF DIRECTORS SATURDAY, MARCH 7, 2020

10:00am – 1:00pm
Japanese Cultural Center,
Manoa Grand Ballroom
Members: \$15 (ages 4 and up)
Non-Members: \$30

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 Hawaii Central's 2020 Annual Meeting to be held on Saturday, March 7, 2020.

Nominations

Three (3) nominations were filed and submitted to fill two (2) Board vacancies with the Board Secretary by the Nominating Committee on December 6, 2019. They are: Neil Shimogawa, Garret Kawamura, and Alvin De Marre. 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 call Pamela Regidor, Executive Assistant, at (808) 441-7341 for a list of the qualifications and a petition packet.

The nominating petition, a statement of qualifications and certification of

intent to serve if elected to office, must be received by the Board Secretary on or before January 27, 2020. Nominees accepted by petition will be added to the ballot for voting at the Annual Meeting after confirmation of signatures by the Supervisory Committee.

Voting at the Annual Meeting

Voting will be conducted by ballots distributed at the Annual Meeting on March 7, 2020. The voting period will be between 10:00am – 11:00am. Per Hawaii Central Bylaws, primary members on individual accounts and members on joint accounts, who are at least 16 years of age, are eligible to vote. The vote will be tallied by the Supervisory Committee, and the results will be announced the same day.

TEAM KEIKI IN THE COMMUNITY



COMMUNITY OUTREACH GOAL ACHIEVED
Friends of the Children's Justice Center

Hawaii Central's Team Keiki partnered up with Friends of the Children's Justice Center of Oahu (FCJCO) to help raise money for their Holiday Gift Project. FCJCO aims to wrap gifts for 366 child victims and their siblings. All gifts were chosen specifically for each child, as requested by professionals serving the children. Collectively Hawaii Central staff and our members raised a total amount of \$1,155.00. Hawaii Central used \$315.56 of the funds to purchase Christmas gifts for 15 keiki and donated the remaining \$839.44 to FCJCO.

Friends of the Children's Justice Center of Oahu, a 501(c)(3) nonprofit organization, has served thousands of child victims of sexual abuse, felony physical abuse, sex-trafficking or witnesses of a violent crime since its founding in 2010. With Friends' help, the Center is able to provide snacks, meals, and comfort items as well as essential items that fill foster care bags, which the Center gives to victims who must enter foster care. Through its Ho'ola Na Mana'o Program, FCJCO purchases goods and services that are crucial to helping victimized children heal after they leave the Center.

BILL CONSOLIDATION LOAN

The holidays may be over, but don't let holiday debt stick around. Whether your financial resolution is to pay off your holiday expenses or plan that well-deserved family vacation, leave the stress from all that financial burden behind as you roll into the new year by getting in control of your finances with a low rate bill consolidation loan.



New MICR Line

Have you noticed? Hawaii Central has changed the MICR line on our checks. Effective February 2019, Hawaii Central has increased the character count from 10 to 14 in order to conceal your member number. Hawaii Central WILL continue to honor checks without the additional characters.

Example: (original)
 Updated: (updated)

TAX TIME REMINDERS

The deadline to file your 2019 federal taxes is Wednesday, April 15, 2020. With tax time around the corner, keep an eye out for the following tax forms that you should receive from us no later than January 31, 2020:

- Form 1099-INT – All members who have earned dividends in 2019 will receive a 1099-INT
- Form 1098 – For Hawaii Central mortgage loans with interest paid in 2019

The tax forms will be sent in the mail. Members wishing to receive their 1099 earlier, may obtain it electronically by logging into ItsMe247 Online Banking. If you do not have access to your account via online banking, please visit hawaiicentral.org and click on the FIRST TIME USER button today!

If you're expecting a tax refund this year, expedite your refund by signing up for direct deposit. Just get your Hawaii Central account information from the bottom of your check or call us at (808) 536-3677 for assistance. Hawaii Central's routing number is 321378990.

Contributing to an IRA? Take advantage of the tax season by contributing to your Individual Retirement Account (IRA) for the 2019 tax year. You can contribute up to \$6,000 per year to your IRA, or \$7,000 if you're older than 50 years old. Don't have an IRA account yet? Consider opening one today to help save for your retirement.

IMPORTANT UPDATE

Our **Privacy Policy** and **Rate and Fee Schedule** has been updated. Visit us online for the updated versions or call for a paper version.

BRANCH CLOSURES

DR. MARTIN LUTHER KING, JR. DAY Monday, January 20 CLOSED	PRESIDENTS' DAY Monday, February 17 CLOSED
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MAIN BRANCH
 681 South King Street
 Honolulu, Hawaii 96813

HOURS
 Monday – Thursday:
 8:00am – 4:30pm
 Friday: 8:00am – 5:00pm

HawaiiCentral.org



HARKNESS BRANCH
 Queen's Medical Center

HOURS
 Monday – Thursday: 8:00am – 4:30pm
 Friday: 7:15am – 4:30pm

EWA BEACH POP-UP BRANCH
 Queen's Medical Center West Oahu

HOURS
 Tuesday/Thursday: 11:00am – 1:00pm
 * Limited services available

MEMBER SERVICES
 (808) 536-3677

CONSUMER LOANS
 (808) 536-0833

REAL ESTATE LOANS
 (808) 529-4599