

COLLEGE IS A BIG INVESTMENT

COLLEGE COMBO ACCOUNT HAVE A FAMILY MEMBER LEAVING FOR COLLEGE?

Take advantage of our Hawaii Central College Combo Account. Students can manage their own accounts while away for college with a local financial institution you trust.

With over 5,000 shared branching locations in all 50 states, making deposits and withdrawals from their Hawaii Central accounts is easy. There are also over 30,000 CO-OP ATMs nationwide where they have surcharge-free access, never leaving them stranded for cash. Plus, with It's Me 24/7 Online and Mobile Banking, they'll have access to their Hawaii Central account whenever and wherever!



COLLEGE COMBO INCLUDES:

- Share Savings Account
- Shared Branch access
(5,000+ locations in 50 states)
- **FREE** - ATM access
(30,000+ ATMs in 50 states)
- Online & Mobile Banking

APPLY TO SEE IF YOU QUALIFY:

- Share Draft Checking
 - **FREE** - First check order
 - VISA Debit Card
- VISA Credit Card
- Student Loan

APPLY NOW

SHRED DAY RECAP

Mahalo to members who dropped off documents on Saturday, May 11, 2019. We shredded over 80 tubs of documents!



THE BENEFITS OF A LINE OF CREDIT

You may need extra funds. A Line of Credit allows you to make withdrawals from a pre-set limit so you can be ready for those unexpected expenses.

A Line of Credit helps with:

- **Building Credit** - Handling a line of credit responsibly helps build or rebuild credit
- **Overdraft Protection** - Protect your share draft account to avoid return check fees
- **Funds for Anything** - Plan that graduation party, take a family vacation, or upgrade your smartphone

WE CAN HELP YOU WITH FUNDING A COLLEGE EDUCATION

We want to make financing your higher education goals more affordable with an additional student loan option. We partner with CU Student Choice to provide members with additional funds to attend college and a deferment period after graduation.



RATES STARTING AT **6.5% APR***

- Apply just once for your Credit Line**
- Defer payments until after graduation

APPLY NOW

*APR=Annual Percentage Rate. APR is accurate as of June 7, 2019. The APR is variable and may be adjusted quarterly based on the Prime index as published by the Wall Street Journal. APR will not exceed 15.00%. Subject to credit qualification and additional criteria, including graduating from an approved school. Hawaii Central Federal Credit Union membership required. Visit HawaiiCentral.Org for more information and to apply. Federally insured by the NCUA.
**Based on approved credit.

ANNUAL MEETING RECAP

Our 81st Annual Meeting was held at the Japanese Cultural Center on Saturday, April 13, 2019 and it was bananas! Members and their guests explored our new enhanced products and services, enjoyed a yummy buffet, and won prizes.



Hawaii Central Board Chairman Neil Shimogawa highlighted our successes in 2018 and announced that Betty Hirozawa, Frederick Tsuda, and Wayne Toma will each serve a 3-year term on the Board of Directors.

RSVP! UPCOMING SEMINARS

REGISTER: HawaiiCentral.org/Seminars

Retirement Planning

Saturday, July 20, 2019
9:30 - 11:00am
The Queen's Medical Center
West Oahu, 5th Floor
Cafeteria Conference Room

Social security, taxes, wills and trusts, and investments are just some other factors that impact your success in retirement. Learn about your options.

Medicare Basics

Saturday, August 24, 2019
9:30 - 11:00am
The Queen's Medical Center
West Oahu, 5th Floor
Cafeteria Conference Room

We know Medicare can be very confusing! Join us to learn about the different forms of coverage, when to enroll, and the associated costs.

TEAM ANIMAL WELLNESS IN THE COMMUNITY



ENDS AUGUST 1, 2019
**HELP US GATHER
 PET SUPPLIES**


**DONATE TO
 OAHU SPCA**

**COMMUNITY OUTREACH
 HELP US GATHER PET SUPPLIES FOR OAHU SPCA**

Hawaii Central FCU has selected the **Oahu SPCA** as their community organization to support in the second quarter of 2019. With your help, we can reach our goal of **500 pounds of supplies** that save animals' lives. The shelter is in need of items such as kitty litter, bleach, paper towels, laundry detergent, Dawn dish soap, garbage bags, and puppy and kitten food. Checks, money orders and donations directly from your Hawaii Central account will also be accepted. If you'd like to make a contribution, come down to our Main Branch or Harkness Branch.

TEAM OHANA IN THE COMMUNITY

**COMMUNITY OUTREACH GOAL ACHIEVED
 HAWAII ARTHRITIS FOUNDATION**

Hawaii Central FCU team Ohana raised \$550 for the Arthritis Foundation. We had a taco lunch fundraiser at the main branch and participated in the 2019 Walk to Cure Arthritis on May 19, 2019.



**GET MORE CASH TO DEPOSIT
 NO STRINGS
 ATTACHED**

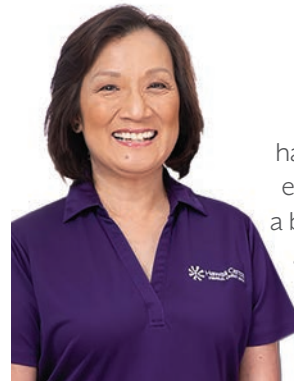
Credit union members get \$100 cash for every new line activated with Sprint®. Now on unlimited lines.

Visit LoveMyCreditUnion.org/Melvin




**DISCOVER YOUR OPTIONS WITH
 SMALL BUSINESS LOANS**

Small credit unions better serve small businesses, and we want to help take your business to the next level. Whether you have an existing business and you need new equipment or if you are looking into starting a business, our Small Business Loan program allows business members to borrow funds up to \$49,900 without requiring collateral!



Edwina Suzuki
 (808) 441-7392

**DISCOVER YOUR OPTIONS WITH
 LAND/CONSTRUCTION LOANS**

Build the home of your dreams with our Construction Loans! Whether you have a contractor lined up or plan to be your own contractor, our Construction Loans can fit your specific needs!
Ask About Our Promo Rates.



Patrick Chong
 NMLS #316241
 (808) 441-7362

HCFCU NMLS #412820



HAWAII CENTRAL
 FEDERAL CREDIT UNION

MEMBER SERVICES
 (808) 536-3677

CONSUMER LOANS
 (808) 536-0833

REAL ESTATE LOANS
 (808) 529-4599

HawaiiCentral.org



MAIN BRANCH
 681 South King Street
 Honolulu, Hawaii 96813

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

HARKNESS BRANCH
 1301 Punchbowl Street
 Harkness Building, Room 139
 Honolulu, Hawaii 96813

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

WEST O'AHU POP-UP BRANCH
 91-2135 Fort Weaver Road
 5th Floor Dining Room
 Ewa Beach, Hawaii 96706

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

REMINDER

Former Queen's FCU Members, activate your new Hawaii Central Visa Debit Card. Your old MasterCard Debit Card will be deactivated soon!

Activate: 1-866-985-2273

Holiday Schedule

INDEPENDENCE DAY
 Thursday, July 4 Closed

STATEHOOD DAY
 Friday, August 16
 Close @ 12:00pm

LABOR DAY
 Monday, September 2 Closed