

# START SAVING FOR THE HOLIDAYS NOW

## HOLIDAY SAVINGS ACCOUNT - STARTING NOVEMBER 1, 2019 START SAVING FOR THE 2020 HOLIDAY SEASON

The holidays are here, but why not start your holiday savings planning now for next year? You can put away funds throughout the year to build up your holiday spending savings and you'll be ready to tackle your shopping list just in time for the next holiday season.



### HOLIDAY SAVINGS ACCOUNT PROVIDES:

- **Higher Dividends:** Earn a higher dividend rate than a Regular Share Account.
- **Automatic Transfers:** Set up automatic transfers to your Holiday Savings Account or deposit money at any time.
- **Automatic Transfers into Your Share Account:** Your matured funds will automatically transfer into your Hawaii Central Share Account on October 31, 2020.

**OPEN NOW**

OCTOBER 16 – OCTOBER 17, 2019

## CELEBRATING *International Credit Union Day*



Mahalo to all of our Hawaii Central members! We hope to see you at the branch for our how-to workshops every 30 minutes.

### MINI HOW-TO OCTOBER 16 & 17

10:00 – 11:00am	Credit Score
11:00 – 12:00pm	Home Loans
12:00 – 1:00pm	Online Services
1:00 – 2:00pm	Credit Score
2:00 – 3:00pm	Home Loans
3:00 – 4:00pm	Online Services

JOIN US FOR  
*Prizes & Giveaways!*

## HANAPA'A



AT OUR NEXT  
**ANNUAL MEETING**  
**SATURDAY,**  
**MARCH 7, 2020**

### ACCEPTING BOARD NOMINATIONS

We're now accepting applications for two volunteers to serve a three-year term on Hawaii Central's Board of Directors.

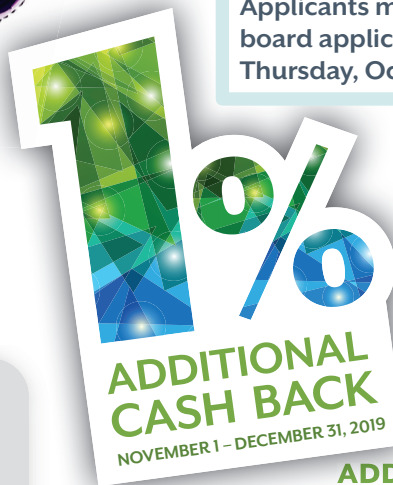
To be eligible, the individual must be:

- 18 years of age or older
- Hawaii Central member for 12 consecutive months
- Good standing (accounts)

Request an application to:

Hawaii Central Federal Credit Union  
Attn: Nominations Chairperson  
681 South King Street  
Honolulu, Hawaii 96813 - 4003

Applicants must submit a completed board application and resume by **Thursday, October 31, 2019 at 4:30PM.**



**SPEND MORE.  
GET MORE.**

**ADDITIONAL 1% CASH BACK.**

Just in time for the holidays, earn an additional 1% cash back on net purchases when you shop using your Hawaii Central Platinum Cash Rewards credit card!

Current cardholders in good standing are eligible to earn an additional 1% cash reward on net purchases made between November 1 - December 31, 2019. Cash reward credit will appear in your monthly statements. Cash Reward is not valid on cash advances and balance transfers. Certain restrictions apply, such as not applicable to any new accounts opened after July 1, 2019. Please call our Loan Department at (808) 536-0833 for complete details. Federally insured by NCUA.

### *New* MEMBER eREACH NOTICES

In an effort to improve communications with our members, we will begin to send email notifications when certain activities occur with member accounts and loans. Examples: (Paid Off Loans, Share Certificate Maturity, and Account Pre-Dormancy Notice)

Please update your email address to ensure you receive all of our electronic communications including special promotions and member perks.

## TEAM ANIMAL WELLNESS IN THE COMMUNITY

### COMMUNITY OUTREACH GOAL ACHIEVED OAHU SPCA

Hawaii Central Federal Credit Union and its members donated over 1,400 pounds of pet supplies and \$250 to Oahu SPCA as a part of their quarterly community outreach efforts.

Recognizing Oahu SPCA's unique needs following their burglary in September 2018, Hawaii Central's employees selected the nonprofit as their community organization to support. After meeting with SPCA to better understand their needs, Hawaii Central began a pet supply drive in each of its branches, encouraging members and staff to donate necessary supplies or make a monetary donation to purchase supplies.

Through in-branch promotions, social media, and fundraising lunches, Hawaii Central raised over \$1,500, amounting in a donation of more than 1,400 pounds of pet supplies. Supplies included dog and cat food, kitty litter, paper towels, pet bedding, cleaning supplies, cat towers, toys and towels.



## TEAM ENVIRONMENT IN THE COMMUNITY



### COMMUNITY OUTREACH GOAL ACHIEVED Lo'i Kalo Cleanup



Hawaii Central's Team Environment has decided to partner up with 808 Cleanups and participate in a clean-up event for our community service this year. We wanted to physically make a difference as opposed to donating funds for someone else to do the dirty work.

We helped out with a Lo'i Kalo Mini Park Clean up on September 7, 2019. A Lo'i Kalo is a Taro Patch. This Mini Lo'i Kalo is one of the remaining hidden gems in the middle of urban Kapalama. Once upon a time (before major urbanization), Kapalama used to be filled with many Lo'i's used as a gathering place for royals and commoners alike. Currently, Robert Silva (a University of Hawaii Professor) has made it his lifelong mission to bring this little park back to its glory and hopes that he can pass this on to future generations. 808 Cleanups is backing him up in his mission by getting the word out and getting volunteers.

## BRANCH CLOSURES

 <p><b>DISCOVERER'S DAY</b> Monday October 14 Closed</p>	 <p><b>VETERANS' DAY</b> Monday November 11 Closed</p>
 <p><b>THANKSGIVING</b> Thursday November 28 Closed</p>	 <p><b>STAFF HOLIDAY PARTY</b> Friday December 6 Close @ 12:00pm</p>
 <p><b>CHRISTMAS EVE</b> Tuesday December 24 Close @ 1:00pm</p>	 <p><b>CHRISTMAS DAY</b> Wednesday December 25 Closed</p>
 <p><b>NEW YEAR'S EVE</b> Tuesday December 31 Close @ 1:00pm</p>	 <p><b>NEW YEAR'S DAY</b> Wednesday January 1 Closed</p>



**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

**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](http://LoveMyCreditUnion.org/Melvin)





LOVE MY CREDIT UNION REWARDS