

WE HAVE A SOLUTION TRY ONLINE BANKING



SEE OUR CORONAVIRUS STATEMENT FROM OUR PRESIDENT
HAWAIICENTRAL.ORG/NOTICE

DROP INTO ONLINE BANKING 24/7

Hawaii Central offers “It’s Me 24/7” online banking that provides you convenient access to your accounts without having to visit our branch.

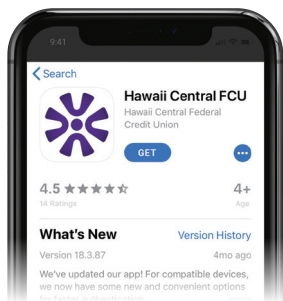
Key Features of Online Banking:

- Check balances
- Apply for a loan
- Verify certain checks have cleared
- Stop payment on a check
- View eStatements
- Pay bills online
- Transfer funds between accounts and enter text that describes a transaction at the time of the transfer
- Adjust how paychecks and other electronic deposits are distributed
- Make loan payments from funds in your account
- View dividend details on open accounts
- Review loan payoff amounts and due dates
- Check current loan/savings/certificate rates
- Initiate opening of additional savings accounts



Have account or technical questions?
Chat with a specialist online.
Monday - Friday 2am – 5pm HST
Saturday 2am – 11am HST

If you’re not familiar with online banking, your first step is to register online at HawaiiCentral.org. Once you’re registered you can download our free mobile app. On our mobile app, members can easily manage accounts and card activities, pay bills, and deposit checks.



DOWNLOAD TODAY!

Download our free mobile app on the App Store or Google Play.



ENDS APRIL 21, 2020

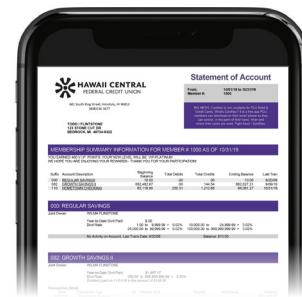
FAST, EASY, & SECURE

ENROLL IN eSTATEMENTS
& GET A \$5 STARBUCKS
GIFT CARD*



HOW TO ENROLL IN eSTATEMENTS

1. Log into It’s Me 24/7 Online Banking.
2. Hover over My Documents in the top menu bar, then click the Enroll Now! button in the eStatements section.
3. Verify your email address or enter a valid email address.
4. Review and accept the terms and conditions.



*Members who enroll in eStatements between January 21, 2020 and April 21, 2020 will automatically receive a \$5 Starbucks e-gift card through the email provided at time of enrollment. One gift card per account allowed. One time offer only. Starbucks is not a sponsor of the giveaway. Starbucks is a registered trademark of Starbucks Corporation.

PLAN FOR THE SUMMER

APRIL 1 – JUNE 30, 2020

Our loan application process is quick and simple. Whether you’re consolidating your debts or having unexpected financial needs, we offer personal loans with flexible terms that can assist you with no collateral required.

View our rates online. 

SHRED DAY (MEMBER PERK) POSTPONED

Tidy up your paperwork! Free, secure on-site document shredding. Limited to two banker boxes (approx. 15" x 12" x 10") per member.



Mahalo 2020

FOR JOINING US AT OUR ANNUAL MEETING



RECAP OF OUR 2020 ANNUAL MEETING

Our 82nd Annual Meeting was held at the Japanese Cultural Center on Saturday, March 7, 2020. Members and their guests explored our new enhanced products and services, learned about key features to our new website, enjoyed a yummy buffet, and won prizes.

Saturday, March 7, 2020 · 171 Attendees
Japanese Cultural Center · Manoa Grand Ballroom

Hawaii Central Board Chairman Neil Shimogawa highlighted our successes in 2019 and Nominations Committee Chair Alan Yasuda announced that Neil Shimogawa and Garret Kawamura will each serve a 3-year term on the Board of Directors.

MEET OUR BOARD OF DIRECTORS



Neil Shimogawa
Chairman

Fred Tsuda
Vice Chairman

Betty Hirozawa
Secretary

Wayne Toma
Treasurer

Alan Yasuda
Director

Garret Kawamura
Director

Sam Aucoin
Director

SUPERVISORY COMMITTEE



Blaine Hedani
Chairman

Bill Lane
Vice Chairman

Mary Jane Manabe
Secretary

Tracy Woo
Director

2019 FINANCIAL HIGHLIGHTS

 **+6.58%**
INCREASED ASSETS

Assets increased from \$280,273,120 to \$298,716,997, an increase of \$18,443,876.

+1.86%
INCREASED LOANS 

Loans increased from \$148,074,939 to \$150,830,651, an increase of \$2,755,712.

 **+7.22%**
INCREASED SHARE DEPOSITS

Share deposits increased from \$253,734,992 to \$272,056,058, an increase of \$18,321,067.

+33.94%
INCREASED DIVIDENDS TO MEMBERS 

Dividends to members increased from \$1,590,408 to \$2,130,215.

 **+197.38%**
INCREASED NET INCOME

Operating income increased, from \$11,038,748 to \$11,283,702, an increase of \$244,955.

ENROLL IN LOVE MY CREDIT UNION TO RECEIVE REWARDS



Love My Credit Union®
rewards



\$200 CASH WHEN YOU SWITCH TO SPRINT

Plus, lines 3, 4, and 5 Free*
*Restrictions Apply

Visit LoveMyCreditUnion.org/Melvin



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

BRANCH CLOSURES

GOOD FRIDAY
Friday, April 10, 2020
CLOSE AT 12PM

MEMORIAL DAY
Monday, May 25, 2020
CLOSED

INDEPENDENCE DAY
Friday, July 3, 2020 (OBSERVED)
CLOSED