Hawaii Central
FEDERAL CREDIT UNION
Connect. Inform. Belong.

CentralConnection

15147-NEWSQ4-0913

October 2013

Get a clean start with our low auto loan rates!

Servco Auto Mall
BLOCK PARTY BLOWOUT

Visit us at Servco Auto Mall (2850 Pukoloa St.) in Mapunapuna on October 18 - 20!

Get great deals at Servco Auto Mall in Mapunapuna! Blowout savings will be available on Toyotas, Subarus, Suzukis, Scions and all pre-owned vehicles in stock! Our Loan Officers will be there to provide on-site approvals to get you in your new car faster. See you there!

SERVCO AUTO HONOLULU
PRE-OWNED VEHICLES | SUZUKI | TOYOTA
SUBARU SCION
TOYOTA SUZUKI

New & Used Auto Loans

Rates as low as

1.65% APR*

Car washer not included

Apply online at www.hccu.info or visit our Consumer Loan Department today!

*APR: Annual Percentage Rate. Rate includes a 0.25% discount for automatic payments from a HCFCU Share or Share Draft account. Other rates and terms available based on applicant's creditworthiness per HCFCU policy and verifiable employment. Maximum loan amounts are based on 125% of MSRP for new vehicles and 110% of Retail Kelly Blue Book for pre-owned vehicles 6 years old and newer. Pre-owned vehicles 3 years old and older are subject to a maximum 60 month term. Offer not available for commercial type vehicles, commercial business use, or internal refinancing. Not available with any other offer. Estimated monthly payment of $28.49 per $1,000 borrowed at 1.65% APR for 36 months. Rate and offer is subject to change without notice and expires on November 15, 2013. Please call our Consumer Loan Department at 536-3677 for complete details.

Can't Make it to Servco's Block Party Blowout? Start your Car Search Right at Home!

Looking for a new or used car has never been easier with CUDL & HCFCU! With CUDL AutoSMART, you can perform online searches by vehicle or by the dealerships in your area. If you've already found your next vehicle at the dealership, you can still be approved for our low auto loan rates by simply mentioning that you want to finance your vehicle through HCFCU. With the CUDL process, there is no need for double signing and paperwork!

Visit our website and click on the CUDL AutoSMART link (located on the bottom of our homepage) or call our Consumer Loan Department at 536-3677 for more information.

CUDL AutoSMART
THE CREDIT UNION AUTO BUYING RESOURCE.

Join Us For International Credit Union Day!

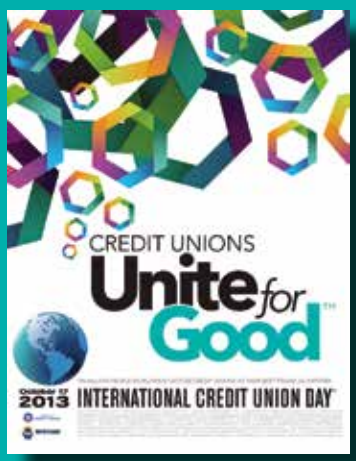
We will be celebrating International Credit Union Day on Thursday, October 17, 2013. Join us as we celebrate you, our members! To thank you for your continuous support of HCFCU, we will be serving hot dogs and cake (while supplies last) from 10:00 AM to 2:00 PM. We'll also have Sam's Club and Kama'aina Solar Solutions in our lobby with special offers just for HCFCU members.

We'll be joining credit unions in 100 countries as we celebrate this year's theme *"Unite for Good"* which represents the camaraderie, cooperation, and collaboration that makes up the credit union movement.

That's why, at a credit union, you are never a number — you are a member, and we are here to serve you.

Sam's CLUB
Savings Made Simple

kama'aina solar solutions



SPECIAL NOTICE TO FORMER THEODAVIES FCU (TDFCU) MEMBERS:

- **Minimum Balance Requirement for Share Accounts**
  As of September 30, 2013, all former TDFCU Share (Savings) Accounts should meet the $100 daily minimum balance requirement. If this minimum balance is not met, your account will be assessed a $5.00 minimum balance fee per month until your balance has reached and is maintained at $100.

- **Outstanding TDFCU Checks**
  Effective October 2, 2013, any outstanding TDFCU checks with TDFCU's routing and transit number of 321378822 will be invalid and not be paid. If you have any outstanding TDFCU checks, please reissue the check using your current HCFCU checks.

If you have any questions regarding any of your former TheoDavies FCU accounts or products, please do not hesitate to call us at 536-3677 or email us at mail@hccu.info.

NOMINATIONS WANTED FOR HCFCU BOARD OF DIRECTORS

We are now accepting applications for two (2) volunteers to each serve a three-year term on our Board of Directors.

Interested members who are at least 18 years of age should send their name and address information to:

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

The Nominations Committee will then send you an application form to complete and return.

Interested applicants must submit their names by 5:00 PM on Friday, December 6, 2013.

It's Never Too Early to Prepare for the Next Holiday Season!

While the holiday season is filled with many happy occasions, such as family celebrations and end of the year traditions, it can also take a toll on your finances. Be prepared for next year's holiday season by setting aside money throughout the year with a HCFCU Holiday Savings Account.

For HCFCU members who currently have a Holiday Savings Account, your funds will automatically be transferred to your Share Account on November 1st. Your Holiday Savings Account will remain open and you may begin depositing funds throughout 2014.

It's easy to open a Holiday Savings Account, just stop by our office with an initial deposit of $10, and you'll be more than prepared for next year's holiday shopping season.

Lending a Helping Hand in our Community

Left: HCFCU staff with the collected food items for the Hawaii Foodbank.

Below: Senior Loan Servicer, Richard Cambe loading rocks at the He'eia Fishpond.

Thank you to all who donated to July's Food Drive to benefit the Hawaii Foodbank. With your help, we were able to collect over 100 pounds of canned goods and over $500 in just one month! According to the Hawaii Foodbank, a $10 donation enables them to distribute enough food for 25 meals, bringing the monetary donation alone, to provide 1,250 meals for Hawaii's hungry.

HCFCU's helping hand didn't stop there! On July 13th, HCFCU staff members volunteered their Saturday morning to help restore the He'eia Fishpond in Kaneohe. Alongside Paepae o Haeiea, a non-profit organization that cares for the pond, staff members sorted, loaded and pushed rocks across the fishpond that will be used to rebuild the rock wall surrounding the pond.

We Can Make a Difference Together

HOSPICE HAWAI'I

As we enter the holiday season, the staff at HCFCU has chosen to help raise funds for Hospice Hawaii and support their mission to bring hope, reduce fears and impact lives. HCFCU staff members have already begun fundraising campaigns amongst their fellow co-workers to raise funds until the end of the year.

We would like to invite you, our members, to get involved and donate to this worthy organization. We'll be collecting donations from October 1, 2013 - November 30, 2013. Members can write their name on a Hospice Heart, which we'll put up in our lobby.

Donate today and fill our office with your generosity!

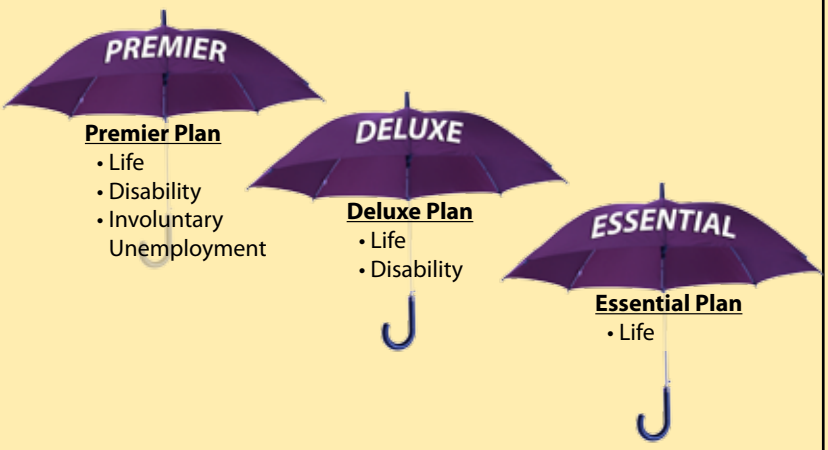
NEW PRODUCTS AND UPDATES COMING SOON

Introducing Debt Protection Plans

Later this year, HCFCU will start to offer Members Choice Borrower Security Plans. These are voluntary loan-payment protection products that can help you and your family from financial burden in case of the unexpected. With Members Choice Borrower Security Plans, you can cancel or reduce repayment of your HCFCU loan payment in the event of disability, loss of life and even involuntary unemployment.

Members Choice Borrower Security Plans are available for most HCFCU consumer loans (excludes credit card) including auto loans, personal loans and home equity lines of credit! There will be three debt protection plans to choose from.

COVERAGE FOR THE DEBT PROTECTION PLANS INCLUDES:



Premier Plan
- Life
- Disability
- Involuntary Unemployment

Deluxe Plan
- Life
- Disability

Essential Plan
- Life

If you already have a HCFCU loan, you may still be able to take advantage of our new debt protection plan. To see if your HCFCU loan is eligible for the Members Choice Borrower Security program or for more information, please call our Consumer Loan Department at 536-3677.

New Credit Card Website

On November 5th, we will be updating our Credit Card website, making it easier for you to access and manage your HCFCU Classic, Gold and Platinum Credit Cards. Updates will include these easy-to-use features:

- View payment history
- View transactions by selected date range
- Download transaction information
- Enroll in eStatements (Platinum Cash Rewards card only)
- See earned CU Reward Points (Classic & Gold cards only)

In order to take advantage of these enhancements, you'll need to register the first time you access this new site. When you log into Virtual Branch and click on your Credit Card Information, you will be prompted to enter the name on your card, email address and accept the site terms and conditions. Once completed, you'll be able to access the new and improved website!

Need more dough for the upcoming holidays?
Look for updates on our website at www.hccu.info for our Holiday Loan Special in November!

lovemycreditunion.org

talk about savings.

say hello to the Sprint Credit Union Member Discount.

- **10% off*** select regularly priced Sprint service plans
- **15% off*** select regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Tell them you're a **Credit Union Member** to get this exclusive offer.

Ask them to be attached to the **NACUC_ZZM Corporate ID.**

Sprint

Click **www.LoveMyCreditUnion.org/Sprint**
Call **877.SAVE.4.CU.** (877.728.3428)
Visit **your local Sprint retail location.**

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*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount does not apply to secondary lines.
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For a complete update on the rules of the Sprint Credit Union Member Discount program, please visit www.lovemycreditunion.org/Sprint.

Check Your Wallet: Ben Has a New Look

For only the fourth time in history, the $100 bill has been redesigned, and will be entered into circulation on October 8, 2013. The changes definitely are in your best interest. But, rest assured, Benjamin Franklin's face will still grace the front of the bill.

Q: What's the main reason behind the redesign of the $100 bill?
A: To foil counterfeiting and protect your hard-earned money. The new bills are harder for counterfeiters to reproduce and easier for you to check.

Q: What security features should I check for?
A: The new version will feature two new security features aimed at combating counterfeiters, including a blue, 3-D security ribbon on the front of the bill where you'll see images of bells change to 100s in the ribbon when the note is tilted back and forth and side to side. The blue security ribbon is woven into the note's fabric, not printed on. The inkwell and Liberty Bell on the front of the bill and the number 100 in the right-hand corner also change from copper to green when the note is tilted.

Q: What other changes were made?
A: You'll find two portrait watermarks, one on the front and one on the back. There are embedded security threads on both sides of the bill that you can see if you hold the note up to a light. In addition, if you move your finger up and down Benjamin Franklin's shoulder, it should feel rough to the touch.

Q: What will the color of the $100 bill be?
A: The bill will have a pale blue background color.

Q: Do we have to exchange the old $100 bills for the new ones?
A: No. Old money is always good, so there will be no recall or devaluation. The old notes will be destroyed and replaced as they pass through the Fed system.

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Office Closings:

Monday, October 14
(Columbus Day)

Monday, November 11
(Veterans Day)

Thursday, November 28
(Thanksgiving Day)

Friday, December 6 @ 1:00 PM
(Closing Early for Staff Holiday Party)

Tuesday, December 24 @ 1:00 PM
(Closing Early for Christmas Eve)

Wednesday, December 25
(Christmas Day)

Tuesday, December 31 @ 1:00 PM
(Closing Early for New Year's Eve)

Wednesday, January 1, 2014
(New Year's Day)

Current Rates

SHARE ACCOUNTS[1]	
Regular Shares (Qtr beginning 10/1/13)	.20%
Share Certificates *(91 days - 60 month terms available)*	*Ask us about our 9-Month Share Certificate Special!*
$500 Minimum Balance	.15%-1.00%
$5,000 Minimum Balance	.20%-1.15%
$10,000 Minimum Balance	.25%-1.25%

LOANS[2]	
Personal *(1-7 years terms available)*	as low as 4.25%[3]
New Auto *(3-7 years terms available)*[4]	as low as 1.65%[3]
Pre-Owned Auto *(3-5 years terms available)*	as low as 1.65%[3]
Line of Credit *(3 year term)*	12.00%
Share Secured *(1 year term)*	Share rate + 2.50%
Certificate Secured (non-IRA) *(Maturity Date)*	Cert. Rate + 3.00%
Home Equity Line of Credit *(30 years)*	3.00%[5]
VISA Platinum Cash Rewards	as low as 8.90%[6]

[1] Share Accounts rates quoted as Annual Percentage Yield (APY). Rates and terms are effective as of 10/1/13 unless noted, and may change quarterly as determined by the Board of Directors. Fees may reduce earnings. Regular Share: Required minimum balance to open account and earn dividends is $25. Share Certificate: Penalty may be imposed for early withdrawal.

[2] Loan rates quoted as Annual Percentage Rate (APR). Rates and terms are effective as of 10/1/13 unless noted. Loan rates, terms and discounts are subject to approval and may change without notice.

[3] Lowest rate includes 0.25% discount for Auto Pay and net payroll assignment into a Share Draft Account. Rate will increase if Auto Pay or net payroll assignment are discontinued. Your specific rate may vary, depending on your creditworthiness and other factors.

[4] 6 and 7 year financing available only for autos priced $15,000 or more.

[5] Home Equity Line of Credit (HELOC) owner occupant introductory rate is for the initial one year at closing and adjusted every three months in January, April, July and October at the prime rate plus 2.0% as published in the Money Rates column of the Wall Street Journal (5.5% minimum & 18% maximum) with 15 year draw and 30 year amortization period on Single Family properties for up to 90% CLTV. No closing cost and no points, however if HELOC is closed within one year, member will be required to repay all closing costs to HCFCU. Appraisal is required if CLTV is between 80.01% to 90% and member may be required to pay for appraisal fee. If the title to the property is in Trust, member may be required to pay for Trust Review Fee. $10,000 minimum initial draw is required. Maximum CLTV is 90% for loans up to $200,000, 80% for loans up to $400,000 and 70% for loans up to $500,000 on Single Family property. For Condominiums and Townhouses, the maximum CLTV is 80% for loans up to $450,000 with 15 year draw and 30 year amortization period. HCFCU membership required, certain restrictions apply.

[6] APR is based on creditworthiness and will vary with the market based on the Prime Rate.

For a complete list of our rates, please visit www.hccu.info or call us at 536-3677.

contact

Central Connection is a quarterly newsletter published by Hawaii Central FCU
www.hccu.info • email: mail@hccu.info
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Loans Fax: 808-531-7048
Operations Fax: 808-536-8360
Administration Fax: 808-690-9188
681 S. King Street, Honolulu, Hawaii 96813

EQUAL HOUSING LENDER

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

Federally insured by NCUA