Hawaii Central
FEDERAL CREDIT UNION

CentralConnection

April 2014

15147-NEWSQ2-0314

Free Annual Document Shredding Day

When it comes to securing your financial documents, Hawaii Central Federal Credit Union (HCFCU) is committed to your safety. That's why our Document Shredding Day is back for it's seventh year! Bring your old personal and confidential documents to be safely shredded on-site to help reduce the risk of identity theft and fraud.

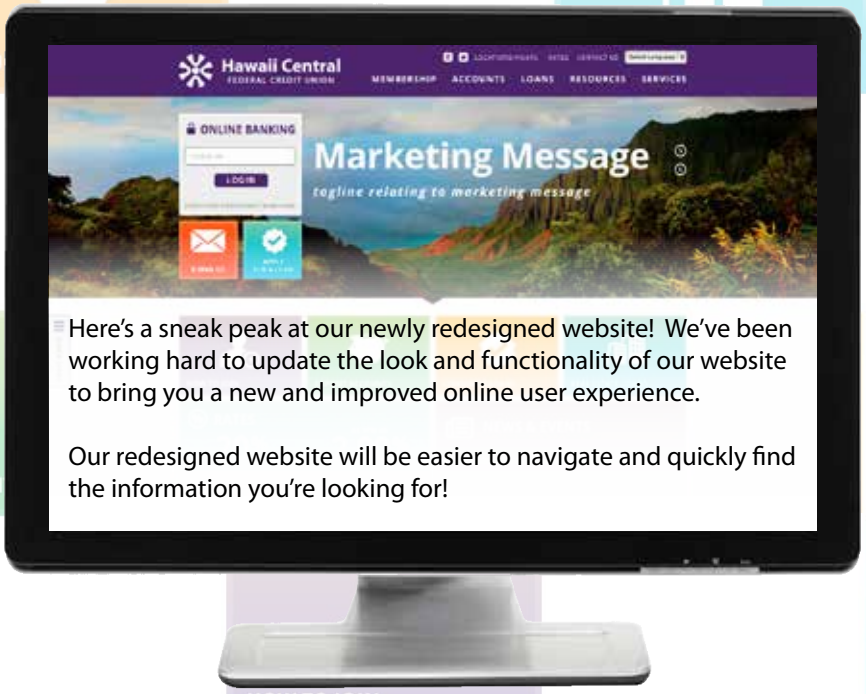
Saturday, May 10, 2014
9:00am - 11:00am
HCFCU Office Parking Lot

Not sure what to shred? Here are some suggested documents:

- Old member statements, tax documents and pay stubs
- Old credit card statements, applications and other pre-approval/offers
- Any other documents that may contain personal information including your Social Security Number, Account Numbers, Passwords/PINS, and signatures

Please limit your documents to two (2) banker boxes (dimensions are approximately 15 x 12 x 10 inches) per member. This free on-site shredding service is just for you, our members!

New HCFCU Website Launching Spring 2014



Here's a sneak peak at our newly redesigned website! We've been working hard to update the look and functionality of our website to bring you a new and improved online user experience.

Our redesigned website will be easier to navigate and quickly find the information you're looking for!

Other additions and improvements for our new website will include:

- Mobile-friendly version for smartphones and tablets
- Financial calculators
- Multi-language translator
- Quick Links menu tab
- Easy navigation tiles
- Fast access to ATM and Shared Branching Locators

Visit www.hccu.info for more details as we get closer to launching our new and improved website!

Welcome Meadow Gold Dairies FCU Members

Hawaii Central Federal Credit Union (HCFCU) welcomes Meadow Gold Dairies Federal Credit Union (MGDFCU) members! On March 2, 2014, HCFCU and MGDFCU merged and MGDFCU members officially became HCFCU members. They now have access to additional financial products, services and an expanded shared branching network. New financial products include Share Certificates, VISA Debit Cards, VISA Credit Cards, Home Banking, Mobile Banking and more.

To our new members, please do not hesitate to call us at 536-3677 with any questions or concerns regarding your HCFCU accounts, loans, or services.

Coming Soon! Design Your Own Card

Express yourself by personalizing your HCFCU Visa Platinum Cash Rewards Credit Card!

Upload your own image to proudly display every time you use your Platinum Cash Rewards Credit Card. Best of all, your first card design is *FREE!*

Visit www.hccu.info for more information as we get closer to launching this new and fun service!

IMPORTANT NOTICE TO ALL HCFCU MEMBERS:

Notice of Fee Changes

Hawaii Central Federal Credit Union strives to keep our fees to a minimum and does not use fees as a way to generate income. However, we occasionally need to adjust some fees.

Effective June 1, 2014, the following fees will go into effect:

	Current Fee	Effective 6/1/14
Encashment Fee	$25.00	**$0**
Home Bank set-up charge per account	$5.00	**$0**
PIN Replacement	$10.00	**$0**
Statement Maintenance Fee	$5.00	**$0**
Substitute Check	$10.00	**$0**
Mail Sent to Incorrect Address	$5.00	**$0**
Checks Deposited & Returned	$5.00	**$10.00**
Copy of Draft of Check	$3.00	**$5.00**
Returned Statement Fee	$0	**$5.00**
Statement Re-Print Fee	$0	**$7.00**
Dormant Fee - Time Period	1 Year	**2 Years**

If you have any questions regarding the change in fees, please call us at 536-3677.

ATM Will Be Temporarily Unavailable

The ATM located in our building will be replaced and a new ATM provided by Hickam Federal Credit Union will be installed. Once the new ATM is installed, HCFCU members will continue to conduct surcharge-free transactions.

We are currently working out the final details of this ATM installation project to make it as seamless as possible. Please visit our website for updates.

Get The Funds You Need Fast With A Home Equity Line Of Credit

You've worked hard for your home, now put your home's equity to work for you! With a Home Equity Line of Credit (HELOC) from Hawaii Central Federal Credit Union (HCFCU), you can tap into your home's equity to get the extra money you need in *as little as two weeks!*

Just imagine the possibilities you could do with your HELOC:

- Home repairs, improvements or expansions
- Buy big-ticket items including a new car
- Consolidate bills or pay off high-interest credit cards
- Education expenses

The possibilities are endless with a Home Equity Line of Credit from HCFCU! Plus, HELOCs have no closing costs for owner-occupants.

Call us today at 536-3677 for our current HELOC rates or for more information.

How much could you qualify for? Find out your home's estimated available equity here:

1. Your home's current value: _____
   Example: $300,000
2. If property is a condominium, multiply by .80 or if property is a single family home, multiply by .90: _____
   Example: $300,000 x .80 = $240,000
3. Then subtract the remaining balance of your first mortgage and the difference will your estimated home equity (amount you could borrow): [ ]
   Example: $240,000 - $100,000 = $140,000

*No closing costs and no points, however if line of credit is closed within one year, member will be required to repay all closing costs to HCFCU. $10,000 minimum initial draw is required. Maximum CLTV for single family homes are 90% for loans up to $200,000; 80% for loans up to $400,000, and 70% for loans up to $500,000. HCFCU membership required, certain restrictions apply. NMLS# 412820; NMLS# 375459

Equal Housing LENDER

Casino Games, Bruno Mars Tickets & Big Winners all at our 76th Annual Meeting

Hawaii Central Federal Credit Union's 76th Annual Meeting & Board Elections were held on Saturday, March 8, 2014 at the Japanese Cultural Center. More than 120 members and guests attended this year's Annual Meeting.

HCFCU's Annual Meeting began with the business portion led by Board Chairman Fred Tsuda. During the meeting, an election was held to fill the two vacancies on the Board of Directors. The election ballots were tabulated by the Supervisory Committee. Congratulations to incumbents Neil Shimogawa and Luther Tyau, who were re-elected to serve another 3-year term on the HCFCU Board of Directors.

Once the business portion of the meeting was completed, it was time for games and prizes! Our very own HCFCU casino opened as guests pressed their luck at blackjack, roulette, craps and bingo. One lucky guest, Avery C., turned his 500 chips into over 63,000 chips and won two tickets to the sold-out Bruno Mars concert at the Blaisdell!

Other prizes that were given away included a Samsung Galaxy Tab 3, microwave, rice cooker, 14-piece cookware set and more than $700 in gift cards to various restaurants and stores. On top of these great prizes we had two grand prizes of $500 gift certificate for Hawaiian Airlines donated by First Hawaiian Bank. Congratulations to HCFCU members Nick S. and Charla K. who were our two grand prize winners!

Thank you to all who attended our 76th Annual Meeting and a big congratulations to all our lucky prize winners!

HCFCU President Drake Tanabe welcomes HCFCU members and guests to our 76th Annual Meeting.

One of our grand prize winners, Charla K. with HCFCU Board Chairman Fred Tsuda.

HCFCU members and guests enjoy a lunch buffet catered by the Manoa Grand Ballroom.

HCFCU's casino tables were full of members and guests with hopes of hitting the jackpot.

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talk about savings.

say hello to the Sprint Credit Union Member Discount.

save 10% on select regularly priced personal service plans* Use Corporate ID: NACUC_ZZM

or

save 15% on select regularly priced business accounts* Use Corporate ID: NACUC_ZDS_ZZM

Use your QR code reader to scan here and get the free Invest in America app to validate your credit union membership.

For business accounts, visit a Sprint store. To find a location near you, go to www.sprintstorelocator.com.

Plus
- Waived activation fee on new lines *(Up to $36 in savings)*
- Waived upgrade fee *(Up to $36 in savings)*

Sprint

Call 877.SAVE.4.CU and tell them you're a credit union member and ask to be attached to either Corporate ID to start saving today!

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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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Prevent ID Theft

According to The Identity Theft Council, there are an average of 25,000 new identity theft victims in the United States each day.

Neal O'Farrell, executive director of The Identity Theft Council, Walnut Creek, Calif., says he's seen a surge in every type of identity theft, from low-tech methods like mail theft to professional online hacking.

Here are just a few steps you can take to stay ahead of the statistics:

- ***Monitor your credit card and HCFCU statements "like a hawk."*** Look for unauthorized charges—big and small ones.
- ***Shred unneeded receipts and statements.*** Use a cross-cut shredder or bring them to HCFCU's Document Shredding Day on May 10, 2014 instead of throwing them directly into the trash.

- ***Protect personal electronic devices.*** Make sure laptops, smartphones, and tablets have multiple layers of security like password managers, Wi-Fi security, and "keylogger" protection.
- ***Use caution when online.*** Before banking or purchasing online, verify that the Web address starts with https://—the "s" is a "secure" designation—and that there is a padlock logo present.
- ***Only make online purchases from your home computer on a secure Wi-Fi connection.*** Do not use public computers or public Wi-Fi when sending sensitive data.
- ***Create complex passwords for website logins.*** Combine numbers, symbols, and letters—in upper and lower case—of at least eight characters. Avoid using personal information such as mother's maiden name or a pet's name.
- ***Be wary of phone calls or emails that sound fishy and delete urgent emails requesting personal information.*** Be suspicious if someone claiming to be from HCFCU or another financial institution asks for confidential information. We already have your information on file.

- ***Check your credit report for errors.*** It can act as an early warning system. You can get a copy of your credit report from each of the three major credit reporting agencies once a year for free. Always make your requests from the annualcreditreport.com website, the only site sanctioned by the Federal Trade Commission. Or, you can call 877-322-8228. Make one request every four months in rotation among the three credit agencies so you can monitor your credit report year round.

Immediately report any suspicious activity to HCFCU. We can help you stay one step ahead of ID thieves. Stop by or call today at 536-3677.

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Office Closings:

Friday, April 18 at 1pm
(Closing early for Staff Training)

Monday, May 26
(Memorial Day)

Friday, July 4
(Independence Day)

Current Rates

SHARE ACCOUNTS[1]	
Regular Shares (Qtr ending 3/31/14)	.20%
Share Certificates *(91 days - 60 month terms available)*	
$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 1.75%[3]
Pre-Owned Auto *(3-5 years terms available)*	as low as 1.75%[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%
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 3/31/14 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 3/31/14 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.

[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
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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