

Federally Insured by NCUA

# Class of 2024

Graduation is a time for celebration, a time of reflection, and a time to get excited about the future ahead. Please join 'Ewa FCU as we celebrate our 2024 Graduates. **Congratulations** on your outstanding achievement!



**Azlyn Tripodi-Price**  
Campbell High  
Trade School



**Blayne Choy Foo-Llacuna**  
Campbell High  
Trade School



**Jaizen-Josaiah Cachero**  
Campbell High  
Bartending Academy



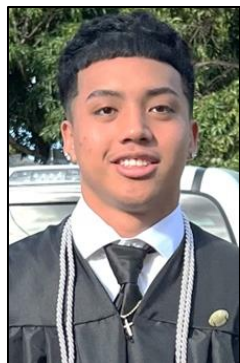
**Jazlei-Raeann Fernandez**  
Campbell High  
Chaminade



**Pomaika'i Baricuatro**  
Penn Foster High  
Cosmetology



**Rhyett Guillermo-Pagala**  
Campbell High  
University of Oregon



**Rowen-Ray Bucao**  
Campbell High  
Valley City State University



**Tajlyne Danielson**  
Kamehameha Schools  
BYUH



**Toby-James Cagaoan**  
Mililani High  
US Marine Corps



**Torell Martin Cortez**  
Waipahu High  
Culinary School



**Malina Gonsalves**  
Campbell High  
University of Hawaii -  
Manoa



**Olivia Tamura**  
Campbell High  
University of Nevada -  
Reno



**Makenzy Tamura**  
Univ of Hawaii – Manoa  
Bachelor of Science  
Global Environmental Science

Fellow Graduates include:

Royson Dacuycuy  
Taysia Molina Schulte  
Taylor Orrantia  
Jared Dagdagan  
Shayliah Banaay  
Alyssa Ann Millan Ongque

Taylor Sojot  
Payton Apostol  
Steven Suga  
Caleb Collado  
Justice Alcos

Congratulations again and best wishes for your next adventure!

## STATEMENT AUDIT TIME

As required by the National Credit Union Administration (NCUA) the Supervisory Committee is conducting their biennial Verification of Members' accounts for the period ending June 30, 2024. Please review your statements carefully and report any discrepancies in writing to:

Ewa FCU Supervisory Committee  
C/O PO Box 60395  
Ewa Beach HI 96706-7395

**PLEASE DO NOT CONTACT THE CREDIT UNION OFFICE.**

## RATE BOARD

### SAVINGS

	Dividend Rate	APY*
Share Account.....	0.15%	0.15%
<small>(\$50 opening deposit; \$1 membership fee)</small>		
Christmas Club.....	0.15%	0.15%
<small>(\$25 min. deposit, \$50 balance to earn dividends)</small>		

\*APY = Annual Percentage Yield. Dividends paid out quarterly for shares, monthly for share drafts. Rates subject to change on a quarterly basis.

### CONSUMER LOANS

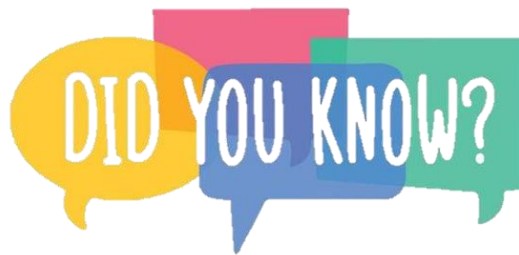
	APR*
New Auto Loans.....	starting at 6.25%
Used Auto Loans.....	starting at 6.50%
Signature Loans.....	starting at 8.25%
Share Secured.....	starting at 3.00%
Line of Credit.....	11.50%

\*APR = Annual Percentage Rate.

Loan subject to credit approval. Loan max amount and/or rates are determined by an evaluation of your credit. Rates subject to change at any time. Starting auto rates based on a 5-year term. Shorter terms available. Call the office for details.

## Our Mobile App is Here

Scan the QR to download 'Ewa FCU's Mobile App.



## Mobile Wallet

You can add your 'Ewa FCU debit and credit card to your device's mobile wallet.

Use Mobile Wallet where you see these contactless payment symbols:



## Visa CC Has Rewards

As an 'Ewa FCU Visa credit cardholder, you earn points redeemable for free stuff whenever you use your 'Ewa FCU Visa credit card. Free stuff like gift cards, travel rewards, various types of merchandise and more!

Head over to <https://scorecardrewards.com> to create your account to start redeeming your points.

## Visa CC Promotion On-going

Earn **4.99% APR for 14 months** when you open or transfer an existing balance to your 'Ewa FCU Visa credit card between June 1, 2024 and September 7, 2024.

*Some restrictions apply. Please call the Credit Union for details.*

## Office Closure



## 4Ewa in our hearts

Board of Director/VP  
(February 1986 – February 2018)

**Carmelita Mejia Manangan**  
"Carmen"

May 19, 1954 – April 25, 2024

## Save the Date! Community Shred It Day

**Saturday**  
**October 19, 2024**  
**8:00 AM – 12:00 PM**

### WANTED: VENDORS

Ewa FCU is looking for a few vendors to join us on our Community Shred It Day. If you are interested in joining us, please call the office at 808-681-3033 for more details.