

## A Special Message to Our Members

As the Coronavirus or COVID-19 continue to dominate the news and our daily lives, we wanted to assure you that 'Ewa FCU is here to serve you in meeting your financial needs.

The Board of Directors, Management, Volunteers & Staff remain up to date with all the recent developments regarding this pandemic as the health & safety of everyone in our community is our top priority.

Our Staff has taken the following preventative measures of frequently sanitizing the service windows and counters, the drop box located on our front door, our workspaces, and other community shared areas. In addition, we are asking for your help in following best practices to protect those who are most vulnerable:

- **For Cash Withdrawals** – With your 'Ewa FCU Visa debit card, consider utilizing one of the 58 American Savings surcharge free ATMs statewide or one of 30,000 Co-Op surcharge free ATMs nationwide. Don't have an 'Ewa FCU Visa debit card? Open a share draft account with a minimum \$10 deposit and we can order your FREE Visa debit card to be delivered to your doorstep for easy 24/7 access to your available funds.
- **For Check Deposits/Payments** -- Consider mailing it in or placing it in our mail drop box. Our drop box will be checked frequently throughout the day.
- **Account Transfers** – Can be initiated via home banking or by calling the office.

*But most importantly, as much as we love seeing you, **if you are experiencing any symptoms, please stay at home.** Most basic transactions can be accomplished by a simple call to the office.*

For those experiencing financial hardships that may be affecting your ability to make your current loan payments, we are here to help. Contact our office and we may be able to offer you an alternative solution to get you through this difficult time.

Finally, for the safety of our employees, we have decided to modify our service hours until further notice. Effective March 30, our new office hours will be Monday – Friday 8:30AM – **3:30PM.**

We thank you for your understanding as we adapt to the ever-changing challenges of these unprecedented times. Let's continue to stay healthy, stay safe, and help support one another as we work toward "stopping the spread and flattening the curve".

Our Warmest Aloha -



Robyn Jara  
Manager/CEO



'Ewa FCU Volunteers & Staff  
Top (L to R): Shaene Gonzales, Alan Bise, Becky Tubania, Sheryl Gushi & Shonda Midel.  
Bottom (L to R): Rosemary Itamoto, Robyn Jara & Lilia Sugai.

Credit Union Members  
Switch to Sprint\*

**Get a cool  
\$200 cash**

with Unlimited Plus or Premium.

Plus \$100 annual loyalty reward.



# 83<sup>RD</sup> ANNUAL MEETING RECAP



On February 15, 2020, approximately 254 members gathered at the 'Ewa School Cafetorium to attend our 83<sup>rd</sup> Annual Membership Meeting. 100 prizes given away, including a custom painting created by a fellow 'Ewa FCU member.

Congratulations to our grand prize winner Sherwin Eyo, major prize winners Benita Manuel, Beatrice Calizo, Teresita Acojido, Brenda Torres and Darlene Soma, winner of our special prize drawing.

We welcomed Shonda Midel and Supervisory Chair Rosemary Itamoto as our newly elected board members, recognized outgoing board vice-president Carmen Manangan for 33 years of dedicated service, and paid tribute to 'Ewa FCU's pioneer Tony Bise who was laid to rest last November.

To our kupuna, our keiki and everyone in between—including our canine friends, a big MAHALO for joining us this year.



## Ewa FCU Members Save an Average of \$361\* a Year on Auto Insurance

As a Ewa FCU member, here's why you should switch to Farmers Insurance Hawaii:

- Special discounts for Ewa FCU members
- Special dedicated sales and service line
- Additional discounts for being claims-free, a homeowner and multi-policyholder.
- Save even more with our Paperless, Full Pay, and Early Shopper discounts
- Local claims servicing and 24/7 claims assistance
- Sales and Service locations on Maui, Kauai, Oahu, and Hawaii Island
- Online and Mobile App policy servicing

Call the special Ewa FCU line at 800-470-3166

Keycode: 6M9REF

[www.farmershawaii.com/EwaFCU](http://www.farmershawaii.com/EwaFCU)



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\*Average savings from information provided by new policyholders from 11/1/18 to 11/1/19 which showed that they saved by switching to Farmers Hawaii. This release is underwritten by The Century Commercial Insurance Company.

## RATE BOARD

Rates in effect starting 4/1/2020. All rates are subject to change without notice. Some restrictions may apply. Please see our website [www.ewafcu.com](http://www.ewafcu.com) for a complete list of our product offerings.

### SAVINGS

	Dividend Rate	APY*
<b>Share Account</b> .....	0.15%.....	0.15%
(\$0 opening deposit; \$1 membership fee)		
<b>Christmas Club</b> .....	0.15%.....	0.15%
(\$25 min. deposit, \$50 balance to earn dividends)		
<b>Share Draft</b> .....	0.10%.....	0.10%
(No minimum balance requirement, \$50 balance to earn dividends.)		

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

**Become An  
'Ewa FCU Member  
for just \$1!**

*Some restrictions apply.  
Call the office for complete details.*

## SHARE CERTIFICATE ACCOUNTS

	Dividend Rate	APY*
<b>6 months</b> .....	0.90%.....	0.90%
<b>12 months</b> .....	0.95%.....	0.95%
<b>24 months</b> .....	1.00%.....	1.00%

\*APY = Annual Percentage Yield. Minimum deposit/balance \$1,000. Early withdrawal prior to maturity. Dividends credited to certificate quarterly, funds automatically transferred to Primary Shares upon maturity. Rates subject to change on a monthly basis.

## CONSUMER LOANS

	APR*
<b>New Auto Loans</b> .....	starting at 2.50%
(100% invoice price up to \$50,000)	
<b>Used Auto Loans</b> .....	starting at 3.00%
(125% Kelly BBV up to \$40,000)	
<b>Signature Loans</b> .....	starting at 6.75%
(maximum \$12,500)	
<b>Share Secured</b> .....	starting at 2.00%
(maximum \$100,000. 100% of the loan is secured by funds in your account)	
<b>Line of Credit</b> .....	11.00%
(maximum \$5,000)	

\*APR = Annual Percentage Rate. Loan subject to credit approval. Loan max amount and/or rates are determined by an evaluation of your credit, the term of the loan and direct deposit/auto payment option. Rates subject to change at any time.

