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Quarterly Newsletter

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ANNUAL 84th MEETING

Please join us on **Saturday, May 22nd, 2021** for 'Ewa FCU's 84th Annual Meeting, which will be conducted via **teleconference**. A physical meeting will not be held this year as we continue to keep our members and staff safe.

This year's Annual Meeting is a **FREE** event for 'Ewa FCU members only and will begin promptly at **10:30 AM**. You must register at the 'Ewa FCU office to receive

the call-in number and PIN. **Space is limited this year.** Registration will end as soon as we reach maximum capacity or at **4:30 PM Friday, May 14th, 2021**, (whichever comes first). Each registrant will receive a **FREE** coupon to redeem a **bento** from Shiro's Catering and a limited edition 'Ewa FCU logo **Face Mask & Pen** on meeting day. Stop by to register today!

Spring Loan Promotions

4/1/2021 – 6/30/2021*
(unless otherwise noted)

Personal Loans

5 years @ 5.00% APR*
Up to \$12,500 max.

Visa Balance Transfers

2.99% APR* for 24 months
(expires 4/30/2021)

New & Used Autos

Starting at 2.50% APR*

0.50% rate discounts

Waiting period waived for
New Borrowers

*Annual Percentage Rate. Approved amount based on borrower's creditworthiness. Some restrictions apply. Please call the Credit Union for details.

Events & Upcoming Holidays

84th Annual Meeting
Saturday, May 22nd, 2021
10:30 AM

Memorial Day
Monday, May 31st, 2021
CLOSED

Kamehameha Day
Friday, June 11th, 2021
CLOSED

Special Hours 9:30 AM – 1:00 PM

Tuesday
April 20th, 2021

Tuesday
May 25th, 2021

Tuesday
June 22nd, 2021

Best Practices for Online Shopping

Online shopping is not only convenient; it can sometimes be addictive. However, the possibility of fraud lurking in all the internet's nooks and crannies can make online shopping a little stressful. Thankfully, there are safety precautions members can implement to make their online shopping experience safe:

Only shop trustworthy websites. Clicking on an email link or website sidebar ad can often lead to disaster. Before entering your card information, click on the company's actual website to ensure it is safe.

Do not shop on public Wi-Fi networks. The open nature of public networks can compromise security. Never access banking accounts, personal data, or shop via a public network.

Protect your home computer with anti-virus software and secure your internet access with a password. The safest home networks have a personalized SSID, strong passwords, encryption enabled, and updated virus and spyware software.

Ensure the card entry page is secure. Ensure the website URL begins with https:// and that there is a small lock in the URL bar.

Print or save receipts as .pdfs. It is a good practice to print or save receipts to compare with billing statements to ensure consistency.



As tax season is in full swing and most of the 3rd round economic impact payments (EIPs) sent out, members need to be extra vigilant in protecting their sensitive information against those pesky phone scammers.

Here are a few reminders to keep your information safe:

-- **Do independent research** on travel deals, charities, business and/or investment opportunities you hear over the phone.

-- **Do not answer calls from unknown numbers.** In fact, consider blocking those numbers or asking your phone provider if they offer blocking tools.

-- **Do not return one ring calls from unknown numbers.** These scams often lead you to call hotlines outside of the country that resembles US style area codes, and you could incur hefty connection and per-minute fees.

-- **Do not follow pre-recorded messages asking you to "Press 1 to speak to a live operator" or "any key to be taken off the call list".** It is probably a phishing expedition that could lead to more robocalls.

-- **Do not give your personal or financial information to someone you do not know.** This includes your Social Security number, Visa credit and/or debit card numbers, etc., even if they say they need to confirm what they already have; it is a trick.

-- **Do not pay for registration or shipping fees to get a supposed free product or prize.** It is a ploy to get your payment information.

-- **Do not make payments by gift cards, prepaid debit cards or wire transfers.** Fraudsters prefer these methods as they are hard to trace.

Ewa FCU Members Save an Average of \$366* a Year on Auto Insurance



As an 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
- Online and Mobile App policy servicing

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

Keycode: 6M9REF

www.farmershawaii.com/EwaFCU



*Average savings from information provided by new policyholders from 11/1/19 to 11/1/20 which showed that they saved by switching to Farmers Hawaii. Insurance underwritten by 21st Century Centennial Insurance Company.

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