

Office Hours: Monday - Friday 9:30 AM – 4:30 PM | CLOSED: Saturdays – Sundays - Holidays

April 2022

Quarterly Newsletter

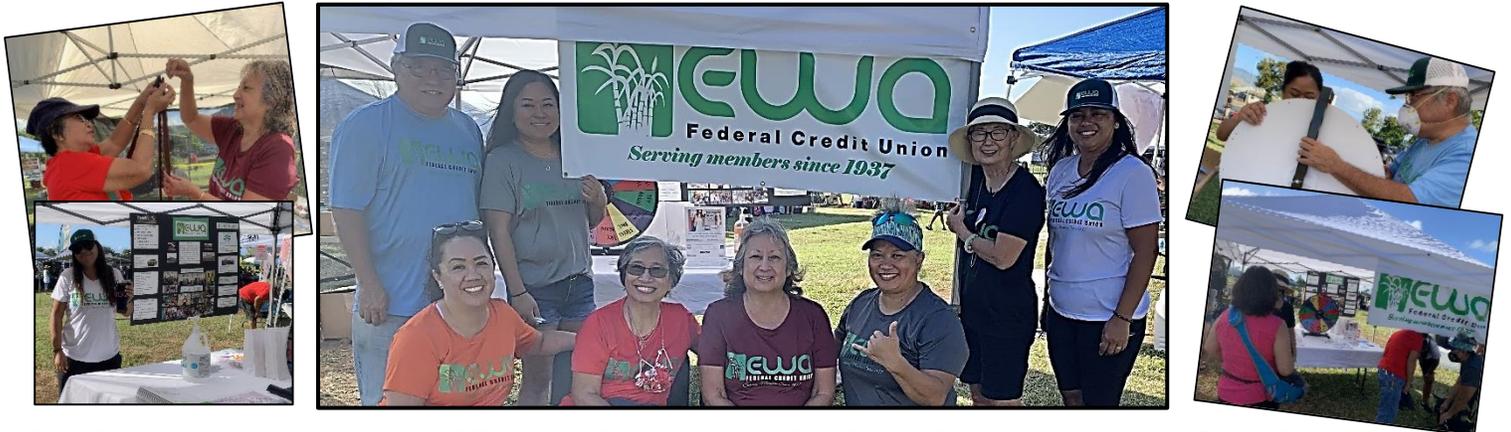
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# CELEBRATE ESTABLISHED 130 YEARS 1890 EWA PLANTATION

March 13, 2022 will be one for the books as the community showed up in full force to 'Ewa Mahiko Park in celebration of the 'Ewa Plantation. We hope you all had a wonderful time re-connecting with old friends and reminiscing of the good ol' plantation days. It was a great day for 'Ewa Villages and 'Ewa FCU was grateful for this opportunity to share this special

time of community with you! Mahalo to the Planning Committee, especially Al Simbahon and current 'Ewa FCU members, **Rosie Lucena Tabaranza, Charlene Apostadiro Richardson and Carl Galapia** for their hard work in making this occasion a reality. Here are some of the highlights of the day. Be sure to also follow Celebrate 'Ewa Plantation 130 Years on their Instagram and Facebook page as participants continue to share their memories and photos.



'Ewa FCU staff and volunteers: Bottom row (L-R), Manager/CEO Robyn Jara, Committee Member Lilia Sugai, Operations Supervisor Becky Tubania, Board Treasurer/Secretary Sheryl Gushi. Top row (L-R), Board President Alan Bise, Member Services Specialist Shaene Gonzales, Director-Committee Chairperson Rosie Itamoto, Board Vice President Shonda Midel. 'Ewa FCU was honored to be one of the main sponsors for this year's event.



Winner! Winner! Of a limited 'Ewa FCU Sports Cooler!



Mahalo Acasio 'Ohana, Former Board Member Carmen Manangan, Member Rhonda Soma, and former 'Ewa FCU Manager, Dorothy Pantohan & hubby Kibu for stopping by our tent.



Families Represent! Banners proudly showcasing the many families who were a part of our rich plantation history. Members Mary-Elizabeth and Lori-Ann honoring the plantation roots of their Respicio 'Ohana.



'Ewa Plantation News Stand, 'Ewa Villages Historical Society, & 'Ewa School sharing their plantation memorabilia.



Member Sierra Comilang & 'ohana of *Thankful, Grateful, Blessed* sold out of their custom-made apparel; Immaculate Conception Church helped patrons stay cool by selling shave ice, samurai ice and other chilled delights.



*Save the Date*  
85th  
Annual Meeting  
**Saturday,  
August 13, 2022  
9:00 AM**  
More information to follow in our next newsletter, on our home banking platform & on our bulletin board.

## OVERDRAFT POLICY CHANGES, *effective* MAY 1st, 2022

In efforts to improve office efficiencies, effective May 1<sup>st</sup>, all overdraft transactions will be **returned unpaid** if there are insufficient funds in the account at the time of presentment. **Courtesy calls will be discontinued.** Manual transfers from jointly owned accounts made by our office will be assessed an **overdraft fee.** **Pending ACH credits** will no longer be considered. Please see your Membership Agreement Disclosure given at the time of account opening for details. 24/7 account information is available on CUe-Branch (online banking) located on our website, [www.ewafcu.com](http://www.ewafcu.com) and Teller Talk, 808-535-4667 or 808-681-3033, option 1.

### Be Akamai! Don't Let Fraudsters Run You Dry!

Fraudsters are constantly perfecting their skills with each passing day. And now that shopping, dining out and travel are dramatically on the rise, they are ramping up their game. **Anyone can become a victim.** However, if you practice a few basic "akamai habits", **you will protect yourself, reduce potential fraud losses, and prevent fraudsters from stealing your identity and running you dry.**

#### Phishing/Smishing Attacks

Phishing (scams by email) and smishing (phishing by SMS texts) are attempts to trick you into providing sensitive confidential information to perpetuate fraud. **Avoid clicking on links in random or out of the blue emails and instant messages.** Go directly to the source rather than clicking on a potentially dangerous link.

#### Two-Factor Authentication Scams

**Never reveal these codes to someone over the phone.**

Fraudsters use automated phone calls to steal authentication codes, then hack into your banking, merchant, and 3<sup>rd</sup> party payment accounts. These scams can be damaging if a fraudster already has details about you that have been collected from breaches, hacks or given out by the cardholder themselves.

#### Charity, Travel and Health Scams

If someone calls to pressure you into making a donation "now" – **don't do it!**

Beware of travel deals that are too good to be true. Be sure it's a **legitimate travel business.**

Don't share **Social Security or Medicare ID numbers or financial information** with someone you don't know who contacts you in person or by phone, text message, social media message or by email.

**Lastly, be wary if someone asks you for money by wire transfer, gift cards or mobile payment apps or asks you to cash their check and send a portion of the money back.**

#### Who to Contact

If you note fraudulent activity using your personal or account information, immediately notify the appropriate **financial institution** and one of the three credit bureaus: **Experian, TransUnion of Equifax.** **A temporary freeze can be placed on any account openings.**



These apps provide a simple & safe way to manage and protect your cards:

For 'Ewa FCU Visa **CREDIT** Cardholders:



For 'Ewa FCU Visa **DEBIT** Cardholders:



Features include:

- ✓ Card on/off feature
- ✓ Transaction alerts
- ✓ Merchant controls to prevent unauthorized transactions

For 'Ewa FCU CU Money Visa **PREPAID** Cardholders:



Additional features:

- ✓ Check card balances/transactions
- ✓ Load/transfer funds to prepaid card

