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Office Hours: Monday - Friday 8:30 AM – 4:30 PM | CLOSED: WEDNESDAYS – Weekends - Holidays

April 2024

Quarterly Newsletter

Issue No. 191

Federally Insured by NCUA



Loans for Real Life



New Autos.....starting at **5.25% APR***

Used Autos.....starting at **5.50% APR***

Signature.....starting at **7.00% APR***

Line of Credit.....**11.50% APR***

Visa Transfer Balance Promo **3.99% APR* for 9 months**

Balance transfers completed now through 5/15/2024 will receive 3.99% APR* for nine months from the date of transfer. After the promotional period expires, remaining balances will migrate to the Classic rate of 11.50% or Platinum rate of 8.00%, whichever was applicable to your account at account opening. Other restrictions apply. Please call the Credit Union for details. *APR Annual Percentage Rate.



Car Insurance Payout

GAP Payout

GAP Coverage Available

On New & Used Autos

\$415

One Time Cost

Plus receive up to **\$500** reimbursement of your auto insurance deductible and **\$1,000** to be used towards your next financed vehicle. Contact Ewa FCU before purchasing your new set of wheels!

Mahalo

to all those who joined us at this year's **87th annual membership meeting** on February 17th at the 'Ewa School Cafeteria. This was our first in-person meeting since the Covid-19 pandemic and we were ecstatic to see everyone face-to-face 😊.

Congratulations to the **Lata 'ohana**, winners of NINE door prizes including the **grand prize of \$870 CASH won by Francisco Lata**. Other winning families, winning 5 prizes each were the 'ohana of **Dexter Apostadiro** and the 'ohana of **Benita Manuel**. Winning couples receiving honorable mention includes *Bully & Toby Bucao, Daniel Lata & Janet Mostrales, Ronald & Katie Saito, Virgilio & Maryline Tagama, Rockney & Francine Perez, Darcel & Lopaka Baricuatro*.

We hope to see you all next year at our 88th annual membership meeting on **February 15, 2025!**

Just a friendly reminder...



Primary Shares (Savings) Accounts. The monthly limit of six (6) pre-authorized transfers or automatic withdrawals was restored March 2023. All transfer requests made once that limit has been reached will be assessed a fee of \$5.00 per transaction.

How do I avoid the fee? Open a share draft (checking) account **and** have your direct deposit posted there. There are no transfer limitations from share draft (checking) to shares account(s).

Struggling to make your loan payments? If you find yourself experiencing financial hardship, please call us immediately to discuss possible alternate repayment options. Falling behind on your payment(s) limits your alternate payment options, negatively impacts your credit, and may prevent you from borrowing again in the future. Don't risk it!

MobiMoney App With the launch of 'Ewa FCU's mobile app, the MobiMoney app will be discontinued on **4/30/2024.**



Saturday, 10/19/24
8AM - 12PM
Credit Union Office

1st 8 gal. trash bag: FREE
addl. 8 gal. trash bag: \$2/bag
(5 bags max per vehicle)

Proceeds to benefit Hawaii Food Bank



VENDORS NEEDED!

The credit union is looking for a few vendors that would like to join us during our community shred day. Please call the office if interested.

Staffing Announcements

Sharon Martillano is our new Member Service Representative. Sharon was born and raised in 'Ewa Beach and previously worked as a MSR at then Prince Kuhio FCU. In her free time, she is taking her children to hula practice and gymnastics. Otherwise, you can find her enjoying family time at the nearby beaches.

Shaene Gonzales has been promoted to Operations Supervisor.

Welcome Sharon & Congratulations Shaene!



Get Away Today
4-PARK MAGIC TICKET
NO RESERVATIONS REQUIRED
Walt Disney World
BOOK NOW

MEMORIAL DAY
REMEMBER AND HONOR
Monday May 27

Sorry we will be closed

JUNETEENTH
FREEDOM DAY
Wednesday June 19