



## QUARTERLY NEWSLETTER



# DEBT PROTECTION

*Protect the ones who matter most.*

**Your family means everything to you.** And if the unexpected happens, you don't want an emotionally trying situation to be compounded by financial worry. That's why there's **Debt Protection with Life Plus**, which may cancel your loan balance or payments, up to the contract maximum, in the event of **involuntary unemployment, disability, or death**.

When your car is deemed a total loss due to an accident, the **Guaranteed Asset Protection (GAP) Plus** program could reduce or **even eliminate the shortfall** that may occur when your insurance payout is not enough to pay off your outstanding loan balance **AND** gives you **\$1,000** to be used towards the purchase of your next car! In addition, **GAP Plus will reimburse your insurance deductible** for the first five years of your loan should you need to submit an auto insurance claim.

*Take an important step to financial security! Call us and ask about Debt Protection today!*

Debt Protection is optional and can be added and/or cancelled from your loan at any time. Certain eligibility requirements, conditions, and/or exclusions apply. Please call the credit union for more details.

## Around The Neighborhood

**LA 'OHANA**  
**'Ewa Community Family Day**  
**April 12, 2025**

**10 am - 2 pm**

**91-1259 Renton Road**

Plant & Seed Giveaways | Food Trucks  
Games & Activities | Free Train Ride  
Live Entertainment | Community Resources

Parking at 'Ewa School

Hosted By:



*Free Admission*



**'EWA SCHOOL**  
**STUDENT SHOWCASE**

**April 26, 2025**

**9am - 1pm**

**D Bldg Field**  
**Food Trucks & Food Booths**

**Student Performances**

**Student Showcases**

**Come visit us at the 'Ewa FCU table/tent. Free Giveaways! Pre-Order 'Ewa FCU Gear!**



Mahalo for making the 88<sup>th</sup> Annual Meeting a success! And congratulations to the Perdido 'Ohana, this year's big winners. Both Nieves and Leandro Perdido were our big cash prize winners. We also want to extend a big mahalo to Hawai'i Credit Union League President, Tim Ashcraft, for joining us and supporting 'Ewa FCU as a rigorous community-centered institution that is capable of meeting your financial needs. Finally, we continue to welcome your honest feedback on how we can improve this annual event. We will incorporate your suggestions as we plan next year's event—the 89<sup>th</sup> Annual Membership Meeting. Hope to see you all again next year!



**Effective July 1<sup>st</sup>, 2025**  
*Our Funds Availability Policy Will Be Changing as follows:*

Funds we make available for withdrawal by checks that are not subject to same day availability will increase from \$225 to \$275.

Exception Holds for Large Deposits, New Accounts, Repeated Overdrafts, Reasonable Doubt for Collectability will increase from \$5,525 to \$6,725.

On May 1<sup>st</sup> & May 2<sup>nd</sup>, 2025, the office staff will be reduced to just two Member Services Representatives. As such, services may be limited and wait times—especially for loan requests—may be longer than usual. To assist, we kindly ask that you call the office at least one day in advance for all **check withdrawals/cashier check requests**. Mahalo in advance for your understanding.

**Privacy Notice** Federal Law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed, and you may review our policy and practices with respect to your personal information at [ww.ewafcu.com](http://ww.ewafcu.com) or we will mail you a free copy upon request.