

## QUARTERLY NEWSLETTER

### CELEBRATE ONE WORLD THROUGH COOPERATIVE FINANCE' ON ICU DAY 2024



Why do hundreds of millions of people worldwide choose credit unions? Because each credit union puts an emphasis on providing service to its members and local communities. That local service—community by community—contributes to a global reach that touches more than 403 million members. As cooperative and democratic financial institutions, credit unions' success depends on the success of their members and their community. Your best interest is in our best interest. This October 17, 'Ewa Federal Credit Union will join more than 82,000 credit unions from 98 countries to celebrate the 76<sup>th</sup> anniversary of International Credit Union (ICU) Day.

Credit Unions strive to make the world a better place for their members by offering affordable rates and high-quality service that simplify their lives and empower them to meet their financial goals.

Visit 'Ewa Federal Credit Union on October 17<sup>th</sup>, as we reflect and celebrate the credit union difference. We will be giving away logo items throughout the day as our token of appreciation for being our loyal members.

# COMMUNITY SHRED EVENT

FIRST 8-GALLON BAG - **Free**

- \* Additional 8-gallon bags - \$2.00 donation/bag.
- \* Proceeds to benefit the Hawaii Food Bank.
- \* 5 bags max per vehicle.
- \* No: 3 ring binders, binder clips, checkbook covers, etc.
- \* Call the office (808)681-3033 for more information.



FEEDING AMERICA



Saturday  
October 19, 2024  
8 AM - 12 PM  
'Ewa FCU Parking Lot

Presented by:




**trust&will** |  Love My Credit Union<sup>®</sup> rewards

**Limited Time Offer**

**Members Save 30%**  
on any online estate plan  
October 1-31

SCAN QR CODE TO GET STARTED OR VISIT OUR CREDIT UNION WEBSITE



Estate Planning Awareness Month

## NEW MEMBER BENEFIT - ONLINE ESTATE PLANNING

'Ewa FCU has partnered with **Trust & Will**, the leading online estate planning platform offering:

- Convenient, easy-to-use online platform.
- Legally binding documents customized to fit your needs.
- Best-in-class, top-rated member support.
- Fast estate planning – plans can be completed in 30 minutes.
- Wills start at just \$159 with member discount.

'Ewa FCU members get an exclusive savings of 20%, however, for **the month of October, members save 30%**! Scan the QR code or visit [lovemycreditunion.org](http://lovemycreditunion.org).

THE HOLIDAYS ARE  
COMING!



ARE YOU  
READY?

Here are just some of the ways 'Ewa FCU can assist you in getting some extra cash over the holidays:

### VISA CREDIT CARD PROMO

6 MONTH INTRODUCTORY RATE

**1.99%** APR\*

\*Annual Percentage Rate. Both new accounts and balance transfers completed 10/01/2024 through 12/7/2024 will receive 1.99% APR for 6 months from the date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR. Contact the office for complete details.

### HOLIDAY LOAN SPECIAL

UP  
TO **\$1,000**

AS  
LOW  
AS **3.00%** APR\*  
12-MONTH TERM

\*Annual Percentage Rate. All Loans subject to approval. Rate may vary based on Credit. Special rate only on 12-month payback. Limited time offer. Other restrictions apply. Contact the office for further details.

### HOLIDAY SKIP A PAY

Qualified borrowers may choose to **skip** their **November or December** loan\* payment to help ease some of financial burdens that occur during the holiday season. In addition, the \$20 fee is also being **waived** during this promotion period.

GIVE YOUR WALLET A BREAK WITH SKIP A PAYMENT.

\*Interest will continue to accrue during this deferment period and may prolong the life of the loan. All borrowers and/or co-signers must agree to the promotional term by completing the skip a payment authorization form. Visa credit cards are excluded from this promotion. Limited time offer.

### CHRISTMAS CLUB SAVINGS

Proceeds from all Christmas Club Savings has been automatically deposited to your Primary Shares on **10/1/2024**. Happy Shopping!



It's not too early to start saving for the holidays 2025! Only \$50 to start your Christmas Club Savings for disbursement on 10/1/2025.

### HOLIDAY OFFICE HOURS

#### SPECIAL HOURS:

October 16 – 10:00AM to 4:30PM

(staff training)

December 18 – 8:30AM to 12:30PM

(Volunteer & Staff Christmas Lunch)

December 24 – 8:30AM to 12:30PM

December 31 – 8:30AM to 12:30PM

#### CLOSED:

October 14 – Discoverers' Day

November 11 – Veterans' Day

November 28 – Thanksgiving Day

November 29 – Black Friday

December 25 – Christmas Day

January 1 – New Years Day

