



Newsletter

P. O. Box 60459, Ewa Beach, HI 96706-7459 / Phone: (808) 681-3033 / Monday-Friday 8:30 AM – 4:30 PM / www.ewafcu.com

Quarterly Publication

July 2020

Issue No. 176

Celebrating
the



Although these unprecedented times have altered your expectations and that long-earned celebration, take pride in your resilience to still achieve greatness and finish strong. These present times will only help to shape the journey up ahead of unlimited success.

From your Ewa Federal Credit Union 'Ohana, **Aloha a holomua**, (Congratulations and move forward)!



In Need of Wheels?

Auto Interest Rate Match

Recently approved for an auto loan from a car dealer or financial institution? We will **match** that interest rate and term if it is lower than ours!

Approval based on credit worthiness. Other restrictions apply. Call us for details.

STATEMENT AUDIT TIME

As required by the National Credit Union Administration, the Supervisory Committee is conducting their biennial Verification of Members' Accounts for the period ending June 30, 2020. Please review your statement transactions carefully on all your share and loan accounts and report any discrepancies in writing to:

Ewa FCU Supervisory Committee
C/O Rosemary Itamoto
91-1206 Alanui Mauka St.
Ewa Beach, HI 96706.

**PLEASE DO NOT CONTACT THE
CREDIT UNION OFFICE.**



**Family and Friends
can become Ewa FCU members for only
\$1.00!**

Call the office or come see us for details.

Upcoming Holidays (CLOSED)

Friday, July 3rd Independence Day
(Observed)

Monday, Sept 7th Labor Day

Special Office Hours

Tuesday, July 21st
8:30AM -12:00PM



SHRED IT DAY

Saturday, August 22, 2020
9am – 12pm

The first bag*: **FREE**
Suggested donation per additional bag: \$5.00
Maximum 5 bags per person
Proceeds to go to the Kapiolani Children's Miracle Network

This event is open to everyone in the community.

We kindly ask that you wear a mask and be patient with us as we practice safe social distancing guidelines during this event.

*Bags should be no bigger than a 13-gallon trash bag. Paper clips and staples need not be removed.

Protect Your Information

Reduce the risk of falling victim to fraudulent phone calls and text messages by following these steps:

- 1. Be Aware** – Legitimate businesses do not make unsolicited calls for personal, sensitive information. If you get a call like this, it is probably a scam.
- 2. Don't give into pressure** – Many times the call will pressure you and scare you into giving your personal information. If so, **it's ok to hang up.**
- 3. Don't answer** phone call from unknown numbers. Let them leave a message.
- 4. Don't respond** to unverified text messages asking you to call your financial institution. We will never send text messages with hyperlinks or requests for confidential information.
- 5. Stay Calm.** These callers are masters at emotional string pulling. When in doubt, **it's ok to hang up.**
- 6. Be skeptical** – Caller IDs can be faked. **Hanging up is your best defense.**
- 7. Never share** a One-Time Password (OTP) with anyone.
- 8. Sign up** for our complimentary account security alerts on CU-eBranch (home banking platform).
- 9. Carefully review** your statements regularly and contact us immediately should you notice any account irregularities.



RATE BOARD

Rates in effect starting 4/1/2020. All rates are subject to change without notice. Some restrictions may apply. Please see our website www.ewafcu.com for a complete list of our product offerings.

SAVINGS

	Dividend Rate	APY*
Share Account	0.15%	0.15%
(\$0 opening deposit; \$1 membership fee)		
Christmas Club	0.15%	0.15%
(\$25 min. deposit, \$50 balance to earn dividends)		
Share Draft	0.10%	0.10%
(No minimum balance requirement, \$50 balance to earn dividends.)		

*APY = Annual Percentage Yield. Dividends paid out quarterly for shares, monthly for share drafts. Rates subject to change on a quarterly basis.

SHARE CERTIFICATE ACCOUNTS

	Dividend Rate	APY*
6 months	0.25%	0.25%
12 months	0.35%	0.35%
24 months	0.85%	0.85%

*APY = Annual Percentage Yield. Minimum deposit/balance \$1,000. Early withdrawal prior to maturity may be subject to penalty. Dividends credited to certificate quarterly, funds automatically transferred to Primary Shares upon maturity. Rates subject to change monthly.

CONSUMER LOANS

	APR*
New Auto Loans	starting at 2.50%
(100% invoice price up to \$50,000)	
Used Auto Loans	starting at 3.00%
(125% Kelly BBV up to \$40,000)	
Signature Loans	starting at 6.75%
(maximum \$12,500)	
Share Secured	starting at 2.00%
(maximum \$100,000. 100% of the loan is secured by funds in your account)	
Line of Credit	11.00%
(maximum \$5,000)	

*APR = Annual Percentage Rate. Loan subject to credit approval. Loan max amount and/or rates are determined by an evaluation of your credit, the term of the loan and direct deposit/auto payment option. Rates subject to change at any time.



Hey credit union members! Claim your cash.



Cash via deposit. \$100/line, max 2 lines. Req. new line of service and online registration.

