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## Ewa FCU's 87th Annual Meeting

Saturday, February 17, 2024

The 'Ewa FCU's 87<sup>th</sup> Annual Membership Meeting will be held on **Saturday, February 17<sup>th</sup>, 2024 at 11:00 am**. This year's meeting will be held **in person** at **'Ewa Schools Cafetorium**. Some of this year's prizes include an Apple Watch SE, an Izzo Golf Ultra Lite Golf Bag, two tickets to the Janet Jackson "Together Again" concert, Beats Solo 3 wireless headphones, and **the grand prize of \$870 CASH!**

### Ticket Prices:

'Ewa FCU Member - \$10  
 Guest - \$20

'Ewa FCU will also be holding our Gift Card Special Drawing. This year's special causes are the Hawaii Foodbank and the Political Action Committee. A \$1 donation will earn one entry in the special drawing to win a **\$87 Safeway Gas Card**.

**Tickets are non-refundable and will not be replaced if lost or stolen.** All ticket sales, including the raffle gift card special drawing will be held at the Credit Union office. **There will be no ticket sales on meeting day.**

**Ticket sales will end at 4:30 pm on Friday, February 9<sup>th</sup>, 2024.** Call or stop by the office for more details.

Our Mobile App  
 Is Live!



Scan the QR code  
 to download.



Your 'Ewa FCU Visa Debit  
 & 'Ewa FCU Credit Card  
 will be compatible in your  
 mobile wallet app starting  
 1/16/2024.

## Holiday Debt Got You Down?

Check out  
 Ewa FCU's  
 Post Holiday Loan  
 Specials!

Loans as low as  
**5.50% APR\***  
 3 Year Term  
 \$5,000 Max.

Visa Balance Transfer  
**3.99% APR\***  
 For 9 months  
 On transfers between  
 2/15/2024 and 5/15/2024

\*Annual Percentage Rate. Must meet membership requirement and loan qualification guidelines. Contact us for details.

## Beware of Scams this Tax Season



Tax season is coming up and scammers will be increasing their efforts in obtaining sensitive information from you, otherwise known as phishing. Impersonating IRS agents, they may send you a text or email that looks real and mention about a tax rebate or refund payment. The message usually will come with a link to click on. If you do so, it will expose you to identity theft or the installation of malware on your device.

If you are contacted about a tax rebate or refund payment:

- **Never click on links from unexpected texts or emails.**
- **Keep in mind the IRS won't call, email or text to contact you for the first time.**
- **Check the status of a pending refund on the IRS website's "Where's My Refund" page.**
- **Email [phishing@irs.gov](mailto:phishing@irs.gov) to report unsolicited text or emails claiming to be the IRS.**

However, if you find that you have clicked on a link in one of those texts or messages and shared information, file a report at [IdentityTheft.gov](http://IdentityTheft.gov) to get a customized recovery plan based on what information you shared.



### Dividend Tax Statements

Just a friendly reminder that your

**December year end statements** serve as your statement of credit union dividends earned and interest paid for that year.

Form 1099-INT: Interest Income, you will receive a 1099-INT if your total dividends earned in 2023 are **at least \$10.00**.

Tax documents from 'Ewa FCU is typically mailed and available by January 31, 2024.

## RATE BOARD

Rates effective immediately. All rates are subject to change without notice. Some restrictions may apply.

Please see our website [www.ewafcu.com](http://www.ewafcu.com) for a complete list of our product offerings.

### SAVINGS

	Dividend Rate	APY*
<b>Share Account</b> .....	<b>0.125%</b> .....	<b>0.125%</b>
(\$50 opening deposit; \$1 membership fee)		
<b>Christmas Club</b> .....	<b>0.125%</b> .....	<b>0.125%</b>
(\$25 min. deposit, \$50 balance to earn dividends)		
<b>Share Draft</b> .....	<b>0.075%</b> .....	<b>0.075%</b>
(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*
<b>6 months</b> .....	<b>0.30%</b> .....	<b>0.30%</b>
<b>12 months</b> .....	<b>0.40%</b> .....	<b>0.40%</b>
<b>24 months</b> .....	<b>0.65%</b> .....	<b>0.65%</b>

\*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*
<b>New Auto Loans</b> .....	starting at 5.00%
<i>(100% invoice price)</i>	
<b>Used Auto Loans</b> .....	starting at 5.50%
<i>(125% LTV)</i>	
<b>Signature Loans</b> .....	starting at 6.75%
<i>(maximum \$15,000)</i>	
<b>Share Secured</b> .....	starting at 3.00%
<i>(maximum \$100,000. 100% of the loan is secured by funds in your account)</i>	
<b>Line of Credit</b> .....	11.00%
<i>(maximum \$5,000)</i>	

\*APR = Annual Percentage Rate. Loan subject to credit approval. Loan max amount and/or rates are determined by an evaluation of your credit. Rates subject to change at any time.

## In Loving Memory

Of our fellow Ewa FCU members who passed in 2023:

Margie Tamayo.....105  
 Juanita Respicio.....88  
 Benigno Batalon.....80  
 Wendell Tolentino.....86  
 Shiera Jane Gonzales.....29

Federico Bisquera.....88  
 Nicole Pablo.....44  
 Shigeo Teruya.....93  
 Beatrice Calizo.....86  
 Estrelita Debutiaco.....85

Richard "Dickie" Itamoto.....79

2022:  
 Lilian Cabinte .....84

Margaret Yamasaki.....101

