



# 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

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## Happy New Year!



### Need Help Getting Over the Holidays?

#### Holiday Skip-A-Pay

Skip your January loan payment(s) to give you a little reprieve. Interest will continue to accrue during the deferment period. Promotion ends 1/31/2020.

#### Post Holiday Special

**As low as 4.00% APR\*, \$1,000 max.**

Transfer your high interest credit card balances you may have incurred over the holidays for some cost savings. Approximate repayment for a 1,000 loan @ 4.00% would be \$86/mo.

Restrictions apply. Please call the office for details. \*Annual Percentage Rate (APR). Rates based on an evaluation of creditworthiness and are subject to change at any time.



**Congratulations Naomi!**  
New Member Campaign Winner  
of a  
**\$500 Hawaiian Airlines Gift Card**

## Save the Date – Ewa FCU's 83rd Annual Meeting

Join us **February 15, 2020** at **Ewa School Cafeteria** at 11am for Ewa FCU's 83rd Annual Membership Meeting.

**LOTS OF DOOR PRIZES!** Major prizes include a 6 qt. Insta Pot, a Ring video doorbell, a 40-inch Roku TV and of course the **Grand Prize \$500 CASH!** Tickets are on sale now, please complete the RSVP form to purchase your tickets. Tickets are non-refundable.

By popular demand, **the Gift Card Special Drawing is back!** This year's credit union special cause is the Political Action Committee who lobbies on the behalf of the credit union movement. Every \$1 donation will earn 1 entry in the special drawing to win a **\$75 Walmart Gift Card.**

And don't forget to bring your **Ewa FCU shopping bag** to carry your giveaways and lunch items. Don't have one? Stop by the office to purchase yours for only **\$3**. For every bag purchased from now to the annual meeting, **\$1** will be donated to **Kapiolani Children Miracle Network.**

**\*\*Friendly Reminders** – Please bring your lawn chairs for overflow seating. Ewa School is a Smoke Free Facility.

### Ewa FCU – 83rd ANNUAL MEETING RSVP FORM

\_\_\_\_\_ Member(s) @ \$ \_\_\_\_\_ \* = \$ \_\_\_\_\_

\_\_\_\_\_ Guest(s) @ \$ 13 = \$ \_\_\_\_\_

\*\*TOTAL \$ \_\_\_\_\_

\*Member Ticket Prices: \$10 (until 2/7/2020)  
\$13 (2/10 - 2/14/2020)

**No ticket sales on the day of event – Feb. 15**

**\*\* Checks to be made payable to Ewa FCU**

Please provide the following information for member tickets purchased:

<u>Name</u>	<u>Acct #</u>
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

\*\*\*\*\*

For office use only: Date received: \_\_\_\_\_ Staff Initials: \_\_\_\_\_ Register No. \_\_\_\_\_

# ICU Day Recap

Just a few highlights from the **International Credit Union (ICU) Day** celebration held on October 17<sup>th</sup>, 2019. Mahalo to all those who joined in our celebration.



Top: Director/Super Comm Chair Rosie shares the benefits of being a CU member with a passerby; Right Side: EFCU member William proudly displays the prize he won from the prize wheel; Bottom: Ewa Staff attend the Oahu Aloha Chapter ICU Dinner at the Manoa Cultural Center.

## Important Information - About Your 2019 Tax Forms

Tax season is upon us and tax documents from Ewa FCU will be mailed out and available by **January 31, 2020**. December year-end statements serve as your statement of credit union dividends paid for that year.

**Form 1099-INT** – Interest Income. You will **only** receive a 1099-INT if your total dividends earned in 2019 were **at least \$10.00**.

**\$200 CASH**  
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Cash: via deposit, \$100/line, max 2 lines.  
Req. new line active on eligible plan and registration.  
Loyalty: via deposit, \$100/yr, per account.



**Mark Your Calendars!**

**Document Shredding Event**  
Saturday, August 22, 2020  
More info will be forthcoming.

## RATE BOARD

Rates in effect starting 1/1/2020. 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> .....	0.15%	0.15%
(\$50 minimum deposit)		
<b>Christmas Club</b> .....	0.15%	0.15%
(\$50 minimum deposit)		
<b>Share Draft</b> .....	0.10%	0.10%
(\$50 opening deposit, 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> .....	2.00%	2.00%
<b>12 months</b> .....	0.40%	0.40%
<b>24 months</b> .....	0.50%	0.50%

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

\*\*Minimum deposit/balance \$2,500.

### CONSUMER LOANS

	APR*
<b>New Auto Loans</b> .....	starting at 2.00%
(100% invoice price up to \$50,000)	
<b>Used Auto Loans</b> .....	starting at 2.50%
(125% Kelly BBV up to \$40,000)	
<b>New Motorcycle Loans</b> .....	starting at 3.00%
(100% invoice price up to \$30,000)	
<b>Used Motorcycle Loans</b> .....	starting at 3.50%
(125% Kelly BBV up to \$25,000)	
<b>Signature Loans</b> .....	starting at 5.50%
(maximum \$12,500)	
<b>Share Secured</b> .....	starting at 1.50%
(maximum \$100,000. 100% of the loan is secured by funds in your account)	
<b>Line of Credit</b> .....	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.

