

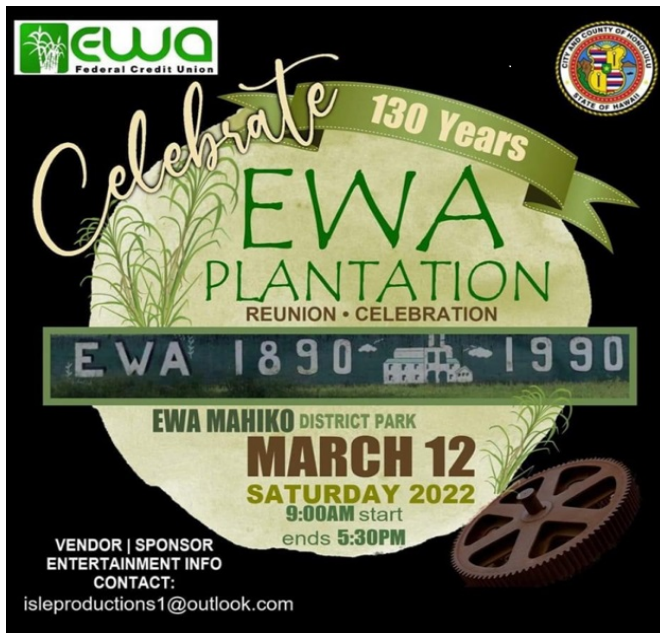


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NEW Office Hours: Monday - Friday 9:30 AM – 4:30 PM | CLOSED: Saturdays – Sundays - Holidays

January 2022 Quarterly Newsletter Issue No. 182

Federally Insured by NCUA



Join us as we partner with ISLE Productions LLC and the City and County of Honolulu at the **130 Years 'Ewa Plantation Reunion and Celebration** event.

Follow Celebrate Ewa 130 Years on Facebook and Instagram   or contact the planning committee at isleproductions1@outlook.com for more details.

85th Annual Meeting **POSTPONED**

Due to the rise in COVID cases, the Board of Directors have decided to postpone this year's meeting to the **summer**. We will again provide updates on our website, bulletin board and in the April newsletter. Please stop by the office to pick up the **'Ewa FCU 2022 calendars** while supplies last. In the meantime, please stay safe, practice safe social distancing, wash your hands and wear your mask in heavily populated areas. 😊



Tax season is upon us and your tax documents from 'Ewa FCU will be mailed out and available by **January 31, 2022**. Your **DECEMBER** account statement serves as your statement of credit union dividends paid for the year.

Form 1099-INT – Interest Income. You will only receive a 1099-INT if your total dividends earned in 2021 was at least \$10.00.

UPCOMING HOLIDAYS:

Martin Luther King Day – 1/17/2022
 Presidents' Day – 2/21/2022

SPECIAL HOURS (9:30 am – 1:00 pm)

Tuesday, 1/18/2022
 Tuesday, 2/15/2022
 Tuesday, 3/22/2022

This Year FOCUS on FINANCIAL FREEDOM

Consolidate high-interest rate debt into
ONE SIMPLE PAYMENT

Apply for 'Ewa FCU
DEBT CONSOLIDATION LOAN

5.00%^{APR*}

For 60 months

**Annual Percentage Rate not qualify for this offer.*

effective 1/1/2022. Refinancing of any existing 'Ewa FCU loans does Only one debt consolidation loan can be in effect at any one time. Subject to credit approval. Other restrictions may apply. Offer may end at any time.

Got an 'Ewa FCU Visa Credit Card?
Your Visa Credit Card has been improved with the following new features:

Scorecard Rewards. Earn reward points each time you use your Visa credit card for purchases. Build up points and redeem them for a variety of free stuff. Go to ScoreCardRewards.com to learn more.

(COMING SOON) SecurLock Equip. New mobile app that provides more control over your Visa credit card, i.e. transaction alerts, card off/on feature and more.

SCORECARD
Use Your Card.
Reward Yourself!

ScoreCardRewards.com Find Deals, Discounts & EXTRA Bonus Points Shopping Through the ScoreMore™ Mall.

SecurLOCK
EQUIP

RATE BOARD

Rates in effect starting 1/1/2022. 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.....	0.125%	0.13%
(\$50 opening deposit; \$1 membership fee)		
Christmas Club.....	0.125%	0.13%
(\$25 min. deposit, \$50 balance to earn dividends)		
Share Draft.....	0.075%	0.08%
(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.....	0.20%	0.20%
12 months.....	0.30%	0.30%
24 months.....	0.55%	0.55%

*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

	APY*
New Auto Loans.....	starting at 2.50%
<i>(100% invoice)</i>	
Used Auto Loans.....	starting at 3.50%
<i>(125% LTV)</i>	
Signature Loans.....	starting at 5.00%
<i>(maximum \$15,000)</i>	
Share Secured.....	3.00%
<i>(maximum \$100,000. 100% of the loan is secured by funds in your account)</i>	
Line of Credit.....	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, the term of the loan and direct deposit/auto payment option. Rates subject to change at any time.

In Memoriam

We fondly remember our loyal members who passed in 2021:

Chantelle Pebria.....	46	Gale Daclison.....	76
Leilani Fernandez.....	47	Teodorico Dacquel....	83
		Louis Maria	87
Elissa Ansta.....	48	Harriet Sueda	90
Herlito Tagama.....	68	Santiago Blue.....	94
Gertrude Alcos.....	74	Doris Sato.....	99