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Quarterly Newsletter

Issue No. 186

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## Save the Date for Ewa FCU's 86<sup>th</sup> Annual Meeting

The Ewa FCU's 86<sup>th</sup> Annual Membership Meeting will be held on **Saturday, February 18<sup>th</sup>, 2023 at 10:00 am**. This year's meeting will be held **in person** at the open lot behind the credit union building.

We ask that you bring your own chair as this will be a standing only event. **There will also be no available bathrooms and parking must be located on the nearby streets.** Due to the limitations of this year's meeting site, the agenda will go as follows:

10:00 am Business Meeting  
10:15 am Prize Drawing Giveaway  
**(over 50 prizes including the Grand Prize \$500 CASH)**  
11:00 am Bento/Giveaway  
Distribution  
12:00 pm Annual Meeting ends

**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 **\$75 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 10<sup>th</sup>, 2023.** Call or stop by the office for more details.

## 2023 Loan Specials

**NEW AUTOS**  
Up to 84 Months at

**2.023 %**  
APR\*  
100% Invoice price

**USED AUTOS**  
Up to 72 Months at

**2.023 %**  
APR\*  
125% LTV

**Personal Loans**  
23 Months at

**2.023 %**  
APR\*  
\$5,000 Max.

\*Annual Percentage Rate. All loans approved based on creditworthiness and require auto pay to be set up from an 'Ewa FCU deposit account. These loans may not be used to paydown/payoff an existing 'Ewa FCU loan. Other restrictions may apply. Call the credit union office for details.



DOES THIS CAR HAVE AN  
**OPEN RECALL?**

**24%** of vehicles in **HAWAII**  
have an open recall\*

\*According to 2020 Data

**Protect Yourself with CARFAX**

Ewa FCU members can order a vehicle history report for a discounted price of \$19.99 through our website. If you end up financing that car with Ewa FCU, the \$19.99 is reimbursed making the report **FREE**.



We fondly remember our fellow 'Ewa FCU members who passed in 2022 & send our deepest condolences to their 'Ohana:

Ernest Wakimura (2021).....91	Rosario Flores.....71
Thelma Omiya.....99	Florence Enomoto....97
Sofronio Carcueva.....90	Justin Pantohan.....39
Ernesto Cabais.....98	Eric Takahashi.....65
Dominga Blue.....92	Catalina Gealon.....94
Pedro Agmata.....99	Oliver Agasid.....50



Tax season is upon us. 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 only receive a 1099-INT if your total dividends earned in 2022 are **at least \$10.00**.

**Tax documents** from 'Ewa FCU will be mailed and available by **January 31, 2023**.

### Important Information Regarding Your Primary Shares (Savings) Account

As we continue to get back to normal business as usual, the 'Ewa FCU Board of Directors have voted to restore all primary shares (savings) account to its non-transactional status as of **3/1/2023**. What does that mean for you? It means all primary shares (savings) accounts will be limited to a **maximum of six (6) automatic withdrawals or pre-authorized transfers per month**. Transactions exceeding the limit will be assessed a \$5.00 fee per transaction.



### RATE BOARD

Rates in 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>0.20%</b> .....	<b>0.20%</b>
<b>12 months</b> .....	<b>0.30%</b> .....	<b>0.30%</b>
<b>24 months</b> .....	<b>0.55%</b> .....	<b>0.55%</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 2.50% (100% invoice price)
<b>Used Auto Loans</b> .....	starting at 3.50% (125% LTV)
<b>Signature Loans</b> .....	starting at 5.00% (maximum \$15,000)
<b>Share Secured</b> .....	3.00% (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.

## SKIP – A – PAYMENT

Take a month off your loan payment.

'Ewa FCU is making it easy for you to skip a payment when it is right for you. Borrowers can choose when they want to skip their loan payments for a low fee of **\$20.00 per request**. Borrowers are allowed to skip **one month per calendar year for the life of the loan**. **Loans must be in good standing**. Other restrictions may apply. Loan(s) will continue to accrue interest during the deferment period. Call the 'Ewa FCU office for details.

