

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

July 2023

Quarterly Newsletter

Issue No. 188

Federally Insured by NCUA

Back to school sale



Black

SALE PRICE: \$20.00
(Reg. Price \$24.99)



Heather Gray



Military Camo



Black

SALE PRICE: \$28.00
(Reg. Price \$33.00)



SALE PRICE: \$3.00
(Reg. Price \$5.00)

Limited quantities of our backpacks and duffel bags will be on hand and available for pick up the week of July 24, 2023. Pre-orders are now being accepted. Our tote bags are available now and can come in handy as you carry other school supplies to campus.

Products must be picked up at the credit union during our normal office hours to get the special pricing. You can also order these bags in our e-store located on our website at the regular price only.

Limit 2 bags per member. Sale price will end August 31, 2023, or while our office supplies last.

GUARANTEED ASSET PROTECTION (GAP) INSURANCE

What's that?

In a nutshell, GAP insurance covers the difference between your auto insurance payout & the outstanding balance of your loan should you put yourself in an accident and your motor insurance deems your car a total loss.

The exciting news is that GAP insurance will soon be offered at Ewa FCU! Be on the lookout as we project to officially launch this August/September 2023.



Congratulations Sherwin Eyo – Winner of this year's Annual Meeting Survey drawing. Mahalo to everyone who participated and shared your thoughts regarding this event. We look forward to seeing everyone IN PERSON at next year's **87th Annual Membership Meeting in February 2024**.

RATE BOARD

Rates are effective as of 7/1/2023. 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%.....0.125%
(\$50 opening deposit; \$1 membership fee)

Christmas Club.....0.125%.....0.125%
(\$25 min. deposit, \$50 balance to earn dividends)

Share Draft.....0.075%.....0.075%
(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.....0.60%.....0.60%

*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 on a monthly basis.

CONSUMER LOANS

APR*

New Auto Loans.....starting at 4.00%
(100% invoice price)

Used Auto Loans..... starting at 4.50%
(125% LTV)

Signature Loans.....starting at 5.50%
(maximum \$15,000)

Share Secured.....3.00%
(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. There is a loan application fee of \$20.00 that will be due upon application submission. Loan subject to credit approval. Loan max amount and/or rates are determined by an evaluation of your credit and the term of the loan. Rates subject to change at any time. Please call the office for complete details.

[AUTO RATE MATCH IS BACK]

Approved for a better auto loan rate? We'll match it! Some restrictions apply. Please call the office for details.



Hurricane Season is Here

(June – November)

ARE YOU 2 WEEKS READY?

BUILD KITS

Have Go Bags ready for work, each family member, pets, & a vehicle safety kit too.

PLAN TO BE ON YOUR OWN FOR AT LEAST 2 WEEKS

Water (1 gal. per person/day)	Flashlight	Pet Supplies
Food (Non-perishable)	Can Opener	Fire Extinguisher
First Aid Kit	Tools	Glasses/Eye Care
Medical Equipment	Warm Clothes	Cash/Identification
Medications	Sturdy Shoes	Masks/Sanitizer
NOAA Alert Radio	Personal Hygiene Items	Important Documents
Extra Batteries	Toilet Paper	Comfort/Entertainment

Community Shred It Day – June 24th, 2023

Mahalo to all those who came out to this year's shred it event. For those of you who received a thank you card, don't forget to claim **your free logo gift** when you refer a new member to Ewa FCU.

Next year's event is being planned for **October 2024**.



Pictured (L to R): Board member Sheryl Gushi, (with Manager/CEO Robyn Jara's fur-baby Kukini), and Ops Mgr Kathy Yorong on traffic control duties; Super Comm Mbr Becky Tubania and Mbr Svs Spc Shaene Gonzales all smiles as they tear up boxes left behind; Sheryl assisting Edison unload documents for shredding.