

## Mahalo To All Who Attended Our Annual Membership Meeting

A little over 230 members joined Ewa FCU at our **82<sup>nd</sup> Annual Meeting** on Saturday, February 16<sup>th</sup>. 112 prizes were given away as our members enjoyed lunch from Shiro's Catering. Congratulations to the Soma 'ohana who took home TEN prizes and the Cachero 'ohana, winners of this year's special fundraiser drawing (\$75 Target GC) and the grand prize \$500 cash! A Special Recognition Award was presented to Robert A. Midel's widow, Dolores Midel. Ewa FCU honored Robert for his faithful contributions and steadfast leadership as Board President for the past 37 years. Mahalo Nui to all who came out to help us make this event a memorable one.



## The Future Is Yours: Picture It! Save for It! Share It! WIN CA\$H!

We often look at pictures to remember the past, but are you ready to picture your future? If you ask your children, they can likely picture a future they would like to live in. Some dream to become doctors and help people, others want to be known for their talent. For our children and teenagers, the future brings limitless possibilities. But no matter what their dream is, financial education can be instrumental in helping them achieve their goals.

Research shows that when you picture yourself in the future achieving a goal, like becoming a ballet dancer or going to college, saving for it becomes easier. Start small. Help your child save for a toy they want. Then open a primary shares (savings) account where they save for far-off goals.

**For the next two months (April & May), Ewa FCU is celebrating our Youth by having a Youth Giveaway.** This year's campaign theme is "The Future is Yours...Picture it! Save for it! Share it!" Together, we're encouraging youngsters to express themselves through photography, sharing their visions for their own financial future so that as your credit union, we can help them get there.

Here's how your children (ages 5 through high school) can enter:

- 1) Deposit \$5 to their existing **Ewa FCU** primary shares account.
- 2) Have them take a picture of what their future would look like and send it to **Ewa FCU** at [info@ewafcu.com](mailto:info@ewafcu.com)  
**Subject Title: Youth Giveaway**
- 3) Provide an explanation of the picture and how they plan to make their vision a reality with their submission.



My financial goal is to purchase a nice car. I will put money on the side to put a down payment towards my future car.

*All participants will receive a prize. The most creative entry in each of the following age groups will receive:*

Elementary: Selfie Stick, Money Spending Journal, **\$50 CASH**  
(Kindergarten – 5<sup>th</sup> grade)

Middle School: Selfie Stick, Digital Coin Bank, **\$100 CASH**  
(6<sup>th</sup> grade – 8<sup>th</sup> grade)

High School: Selfie Stick, Electron ATM Piggy Bank, **\$200 CASH**  
(9<sup>th</sup> grade – 12<sup>th</sup> grade)

*\*Entries due by 5/31/2019 at 4:30PM (HST). Winners chosen by Ewa FCU Board of Directors and will be notified by email. One entry per keiki. Check out our website or call the office for further details.*



New Office Hours: **8:30AM – 4:30PM** Monday through Friday

## Ewa FCU Offers Great Deals on New & Used Autos

If you are considering purchasing a vehicle, let Ewa FCU be your first stop before visiting your local car dealer. We can get you prequalified for an auto loan so you can set your budget and understand what your monthly payment will likely be to avoid any “surprises” once you begin shopping for your new ride.

In fact, from now to June 30, if you purchase a **NEW** auto on approved credit, you can **defer your first payment for two months!**\* That's right! Purchase a new car in April, your first payment is not due until July!

Already have a car? **Ewa FCU** is also offering special refinancing of existing auto loans until June 30. Approved borrowers can enjoy a 1% discount on our already low rates when refinancing your auto loan\*\* at another finance institution with **Ewa FCU** or when purchasing a **used** auto.\*\*

So stop by **Ewa FCU** today and allow us to help reach your financial goals.



\*Interest will still accrue during the deferment period and may prolong the life of the loan.

\*\*Financing up to 125% of the Kelly Blue Book (KBB) Value. Payoffs must be from another financial institution.



Check out the **Ewa FCU On-line Store** on our website [www.ewafcu.com](http://www.ewafcu.com) to get your hands on the latest Ewa FCU logo items.

## Other Featured Loan Promotions

### **\$8,500 Loan Special** **3.5% for 3 years**

*Monthly payment \$250.00 (excluding CDI or CL insurance); New personal loans only; borrower or co-borrower must not have a current EFCU signature or personal loan in force; promotion limited to one personal loan special per qualifying member; other restrictions may apply; minimum 675 credit score required; call for more information.*

### **0.50% Rate Discount of New Loans with Direct Deposit and Automatic Payment**

*Loans will be approved at the current rate terms until direct deposit is established. Automatic payments must be made for the life of the loan. The loan will default to the current rate term when automatic payments cease on the outstanding balance.*

**\$100 CASH FOR EVERY NEW LINE**

When credit union members activate new lines with Sprint®

LOVE MY CREDIT UNION REWARDS

## Share Certificate Rates

	Dividend Rate	APY*
12 months.....	0.95%	0.95%
24 months.....	1.10%	1.10%

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

### Upcoming Holidays:

- Good Friday – April 19, 2019
- Memorial Day – May 27, 2019
- Kamehameha Day – June 11, 2019
- Independence Day – July 4, 2019

