

Quarterly Publication

October 2020

Issue No. 177



NEW OFFICE HOURS (effective 10/26/2020) Monday 8:30 AM – 4:30 PM Tuesday 9:30 AM – 4:30 PM Wednesday 9:30 AM – 4:30 PM Thursday 9:30 AM – 4:30 PM Friday 8:30 AM – 4:30 PM

Special office hours: 8:30 AM – 1:00 PM on Tuesday, October 20, 2020



October 15, 2020

International Credit Union (ICU) Day is the day to reflect upon the credit union movement's history and to promote its achievements. It is the day we honor those who have dedicated their lives to the movement, recognize the hard work of those currently working in the credit union industry, but most of all, to show appreciation to YOU, the members of 'Ewa Federal Credit Union.

In the spirit of ICU Day, 'Ewa FCU has designated the entire month of October as Member Appreciation Month. We will be handing out various logo items when you stop by during office hours to show our appreciation of you. In addition, every Friday beginning Oct 9th we will be holding a random drawing where a lucky member will win a prize pack. Lastly, to celebrate 'Ewa FCU serving our members for 83 years, the 83rd member to stop by to do business in the month of October will receive an 'Ewa FCU gift bag valued at \$83!

On ICU Day (October 15th), we will also be handing out our limited 'Ewa FCU magnet celebrating our sugar plantation heritage to all those who stop by on that day.

As one of the few remaining institutions still in service since the sugar plantation of old, we are honored for the opportunity to serve you since 1937.

IMPORTANT REMINDERS

As we continue to battle the coronavirus, Ewa FCU will remain open to serve your financial needs. However, please note the recommended safe practices when conducting business at the office:

- Please wear a mask
- Maintain a 6 feet distance between others
- Please bring a pen

MAHALO 😳

If you are experiencing cold/flu like symptoms and/or have a fever, as much as we love seeing you, PLEASE STAY AT
HOME



Harvest more for the holidays

Prepare for the holiday season by putting a little more money in your pocket. Open a new credit card between 10/1/2020 and 11/30/2020 and receive an introductory rate of

on retail purchases and balance transfers for 6 months.

Annual Percentage Rate. Accounts opened between 10/1/2020 and 11/30/2020 will receive 0.00% introductory APR for 6 months from open date. After the promotional timeframe expires, the remaining balances will migrate to the standard APR applicable to the account. Contact the credit union for complete details.

DECEMBER SKIP A PAY PROMOTION

Qualified borrowers will be able to skip their December loan payments to help ease some of the financial burdens that occur during the holiday season. Qualified borrowers are considered as follows:

- Membership in good standing.
- On-time payments made within the last 3 months.
- Have not received any type of payment assistance, i.e. relief skip a pay within the last six (6) months.

Interest will continue to accrue during the deferment period and may prolong the life of the loan. All borrowers and/or co-signers must agree to the promotion terms by completing the skip a pay authorization form. Visa credit cards are excluded from this promotion.



Control your debit card from your phone with MobiMoney.

- Turn you card on or off
- Set Spending Limits
- Send purchase alerts
- Prohibit transaction types

January 1 – New Year's Day

Download the App. It's Free.

Christmas Club Disbursement

Proceeds from your Christmas Club accounts has been automatically deposited to your Primary Shares on 9/30/2020.

HAPPY SHOPPING!



Holidzy Schedule

October 12 - Discoverers' Day December 25 -- Christmas

November 11 – Veterans' Day 26 – Thanksgiving Day 27 – Black Friday

> SPECIAL HOURS: 8:30AM – 12:30PM December 24 – Christmas Eve December 31 – New Year's Eve