

85th Annual Meeting RECAP

Mahalo to all who dialed in to attend the 85th Annual Membership Virtual Meeting via Zoom on Saturday, August 13th. While the business meeting was a relatively short affair, there was a little bit of “excitement” in the end when Board Treasurer/Secretary Sheryl Gushi announced **Taylor Acosta as this year’s \$500 grand prize winner**. Taylor almost missed her chance at the grand prize and another name was about to be announced since we couldn’t hear her on the call. However, her family members who were also on the call intervened and we were able to use the meeting’s chat feature to confirm her attendance. Congratulations **Taylor Acosta!** Other lucky prize winners were **Charlotte Corpuz & Nieves Perdido**. Winners of the limited edition ‘Ewa FCU logo golf umbrellas were **Corey Aleviado, Astrid Lata, Grace Jackson, Xylie Molina, and Veronica Lata**. Congratulations also goes out to **Board VP Shonda Midel** and **Supervisory Committee Chair/Director Rosemary Itamoto** as they were re-elected by acclamation for another 3-year term.

We look forward to seeing everyone in person at next year’s 86th Annual Membership Meeting!



2022 World Series Champs!

Congratulations to ‘Ewa FCU member and proud mama **Marisa Adaro** as son **Cohen Adaro** along with the rest of the Kado Hawaii 13U Baseball Team are the **2022 Babe Ruth 13U World Series Champions!**



Staffing Announcement MEET KATHY YORONG

When Becky Tubania retired in July, she left behind huge shoes to fill. Lucky for us, Kathy Yorong turned out to be the right fit. Kathy grew up in Makakilo and 'Ewa Beach and is a graduate of James Campbell High School Class of 1978. She comes with vast knowledge and experience having spent most of her career in the banking & finance industry, most recently at Honolulu Credit Union (HOCU). Currently residing in Tenney Village, Kathy is excited to serve the members of this community. In her spare time, you will find her surfing at White Plains, driving around in her classic cars, dancing hula and spending time with family & friends. Please join us in welcoming Kathy to the 'Ewa FCU 'Ohana!

International Credit Union Day OCTOBER 20, 2022

'Ewa FCU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. The theme of ICU Day of 2022 is "Empower Your Financial Future with a Credit Union". The Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.



To celebrate, 'Ewa FCU invites members and nonmembers to the office between 10am – 12pm for a chance to spin our prize wheel to win some awesome 'Ewa FCU logo items.

'Ewa FCU is grateful for the opportunity to provide our community access to affordable financial products to reach their goals, save for upcoming expenses and getting out of debt.

zogo Get paid to learn financial literacy.
Enter access code **EWA**

'Ewa FCU is proud to announce its partnership with **Zogo**, the Financial Literacy App. Studies show that only 1 in 6 public high school students in the US complete a personal financial course, leaving them victim to unsustainable debt, bad credit and other circumstances. **Zogo** is a gamified financial literacy app that pays you to learn about finance. You'll work through bite-sized lessons and get rewarded with gift cards to your favorite stores. **Zogo** simplifies complex topics and make it fun and rewarding. The app has nearly 400 modules in 22 different topics from opening a bank account to saving for retirement – and everything in between. How does it work? Download the **FREE** app to your mobile device, use the access code **EWA** to sign up and earn pineapples. Earn pineapples by taking the bite-size modules on topics you would like to learn about. Take short quizzes and participate in trivia games to earn more pineapples. Exchange your pineapples for gift cards! **It's that easy, simple, and fun!**

Holiday Preparations

Holiday Loan Special Finance up to \$1,000 for a low APR* of 3.00% for 12 months. **First Payment due January 2023.**

Intro Rate of 1.99% on NEW Visa Credit Card Accounts Open a Visa Platinum or Visa Classic credit card and receive an intro rate of **1.99% for 6 months** on all retail purchases and balance transfers.

Rates, terms, and conditions are subject to change without notice. Refinancing of an existing 'Ewa FCU loan is not eligible for these promotions. Interest to accrue during deferment period. Other restrictions apply. Please call the office for details. *APR = Annual Percentage Rate.

Upcoming Holidays/Office Closures

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| October 10 – Discover's Day | November 24 – Thanksgiving Day | January 2 – New Year's Day (Observed) |
| October 18 – Strategic Planning Day | November 25 – Black Friday | |
| November 11 – Veterans Day | December 26 – Christmas Day (observed) | |