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Getting Ready for the Holidays

'Ewa Federal Credit Union is here for you as you prepare for the upcoming holiday season:

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

December Skip A Pay Qualified borrowers may skip their December loan payment. Qualified **Visa cardholders** will be notified of this option in their December billing statement.



Intro 0.00% APR* on NEW Visa Credit Card Accounts Open a 'Ewa FCU Visa Classic or Platinum credit card account and enjoy an introductory rate of **0.00% APR*** on all balance transfers and retail purchases for **6 months**. After the promotional period has ended, the APR* for Classic accounts will be 11.50%, for Platinum accounts 8.00%. This promotion will expire on **11/30/2021**.



**Annual Percentage Rate. Some restrictions apply. Please call the office for complete details.*

Christmas Club Disbursement All proceeds from your Christmas club account has been automatically transferred to your Primary Shares (Savings) on October 1st.

Don't have a Christmas Club Account? Now is the perfect time to start saving for next year. Call our office to begin your Christmas savings account for 2022 today.



Safe Holiday Online Shopping Tips

While shopping online is fast, easy & convenient, it can also expose you to the risk of fraud and phishing attacks. When online, remember the following tips to make your shopping a lot safer:



Look for the lock. Make sure the website you're shopping has the SSL (secure sockets layer) encryption installed. To know this, the website should start with https:// and you should notice a little lock symbol, which is in the address bar at the top.



Avoid open/public Wi-Fi networks. It is important to remember places with free Wi-Fi networks, (Starbucks, McDonalds, etc.), uses public airwaves making it easy for a hacker to intercept the data you send, i.e. card information and receive while on free public Wi-Fi.



Watch out for fake websites/apps. Be cautious of websites with a strange URL (the address is totally different from the company name) or offer products at extremely low prices (almost too good to be true). Alternatively, only download official retailer apps from reputable stores such as Galaxy Apps, the App Store, Amazon App Store and Google Play.

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Safe Holiday Online Shopping Tips (con't.)



Buy with credit cards. You'll usually get the best liability protection – online and offline – when you use a credit card as federal regulations say you won't have to pay while the card company investigates. For our 'Ewa FCU Visa credit card there is a **\$0 liability for fraudulent purchases.**



Use prepaid debit cards. Like the CU Money Everyday Spend card offered here at 'Ewa FCU. Since the money is not connected to your credit history or to your credit union account, a scammer can't open new credit card accounts in your name, drain your share draft account or make purchases beyond the amount you've loaded on the card.



Don't give away all your information. All that is required when shopping online are the following: payment information and shipping information. Be suspicious of online shops asking for other information like date of birth, social security number or any other sensitive information.



Don't save your card information on your accounts. Some retail websites may not be equipped to secure your info which could leave your personal data and payment card information vulnerable to cyberthieves and data breaches.



Ship to a secure location. With "porch pirates" or thieves who steal packages from doorsteps on the rise, if no one is at home to accept the package, consider shipping to your office or safe place. UPS, FedEx and Amazon all now have shipping lockers or stores with secure delivery points.

Source: NortonLifeLock



THANK YOU FOR YOUR GENEROUS DONATIONS!

A whopping **\$586.82** was raised for the **Hawaii Food Bank**. Congratulations to our random drawing winners **Bette Tubania, Catalina Gealon, Esther Daclison, Divina Grace Ordonia, Eric Takahashi** and grand prize winner **Dexter Apostadiro!** Dexter received a \$50 gift certificate to be used at the 'Ewa FCU e-Store. A special Mahalo to "Mama" Esther (featured with husband, Dado Daclison), for agreeing to showcase her prize, the Hawaii Food Bank Fundraising T-shirt.



INTERNATIONAL



CREDIT UNION DAY

Join us on Thursday, October 21st, as we celebrate International Credit Union (ICU) Day! As part of the celebration, we will be handing out 'Ewa FCU goodies to everyone who stops by for a visit. Quantities are limited and will be given on a first come first serve basis.

COME JOIN THE TEAM we're hiring

Black Friday off? Your birthday a personal holiday? Possible 10-minute walk/drive to work? Love for 'Ewa and its rich history of being a small-town plantation community?

If these spark an interest, we would love to talk to you about joining the 'Ewa FCU team. Immediate openings available for persons with financial institution experience. Comparable education/experience accepted.

Submit your resume to Manager/CEO Robyn Jara. We would love to hear from you!

UPCOMING HOLIDAYS:

Columbus Day – 10/11/2021
Veterans' Day – 11/11/2021
Thanksgiving Day – 11/25/2021

Black Friday – 11/26/2021
Christmas Eve – 12/24/2021
New Year's Eve – 12/31/2021

SPECIAL HOURS (9:30 am – 1:00 pm)

Tuesday, 10/19/2021
Tuesday, 11/16/2021
Tuesday, 12/21/2021