



Federally Insured by NCUA



October 2025

Issue No. 197

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Office Hours: Monday, Tuesday, Thursday, Friday | 8:30 am – 4:30pm

Wednesday | 10:00 am – 4:30 pm

QUARTERLY NEWSLETTER

COMMUNITY SHRED EVENT

FIRST 10-gallon Bag - **FREE**

- * Additional 10-gallon bags - \$3.00 donation/bag.
- * Proceeds to benefit the Hawaii Food Bank.
- * 5 bags max per vehicle.
- * No: 3 ring binders, binder clips, checkbook covers, etc.
- * Call the office (808)681-3033 for more information.



Saturday
October 18, 2025
10 AM – 2 PM
'Ewa FCU Parking Lot

Presented by:



'Ewa FCU has joined the **Credit Union Coalition** campaign to assist the **Hawai'i Foodbank** as they address the issue of **Food Insecurity** statewide.

Food Insecurity is the lack of access to enough food for an active, healthy life.

Please consider making a monetary donation to our campaign.

Every \$1 donated can provide two meals.



Here is how you can donate:

1. Visit us at our Community Event on Saturday, Oct 18th, 2025.
2. Scan the QR Code to make a donation online:



The Credit Union Coalition campaign runs from 10/1/2025 to 11/30/2025.

"One in three children statewide live in households where access to adequate nutrition is limited or uncertain and meals are sometimes skipped due to the inability to buy food," (Civil Beat article dated 5/19/25).



ROUTE 66
EXTENDED WARRANTY
IT'S THAT SIMPLE



Avoid **Costly Car Repairs**
Before They Happen.

Call us or stop by for more information.

Special Hours:

11/1/2025 – 12/31/2025

Monday – Friday 8:30AM to 4:30PM

December 17 – 8:30AM to 12:30PM

(Volunteer & Staff Christmas Lunch)

December 24 – 8:30AM to 2:00PM

December 31 – 8:30AM to 2:00PM

HOLIDAY OFFICE HOURS

CLOSED:

October 13 – Discoverers' Day

November 11 – Veterans' Day

November 27 – Thanksgiving Day

November 28 – Black Friday

December 25 – Christmas Day

January 1 – New Years Day



Happy Holidays

The Holidays Are Coming!



Are You Ready?

Here are just some of the ways 'Ewa FCU can assist you in getting some extra cash over the holidays:

VISA CREDIT CARD PROMOTION

15-MONTH INTRODUCTORY RATE

3.99 %
APR*

Balance transfers completed 10/01/2025 through 12/1/2025 will receive **3.99% APR for 15 billing cycles** from the date of transfer.

9-MONTH INTRODUCTORY RATE

1.99 %
APR*

Retail purchases completed between 11/28/2025 and 12/5/2025 will receive **1.99% APR for 9 billing cycles** from the date of purchase.

*Annual Percentage Rate.

SKIP-A-PAYMENT ON YOUR LOANS

Skip-A-Payment allows you to defer payment on certain Credit Union loans. Borrowers in good standing with qualified loans may defer their loan for a small processing fee.

GIVE YOUR WALLET A BREAK WITH SKIP A PAYMENT.

Contact the Credit Union about how you can Skip-A-Payment.

*Interest will continue to accrue during this deferment period and may increase your final loan payment. All borrowers and/or co-signers must agree to the promotional term by completing the skip a payment authorization form. Visa credit cards and other lines-of-credits are excluded from this promotion.

HOLIDAY LOAN SPECIAL

UP TO **\$3,000**

AS LOW AS **1.00% APR*** 12-MONTH TERM
1.50% APR* 24-MONTH TERM
2.00% APR* 36-MONTH TERM

*Annual Percentage Rate. All Loans subject to approval. Final loan rate and max loan limit determined by Transunion credit score. Limited time offer expires 12/31/2025. Other restrictions apply. Contact the office for further details.

CHRISTMAS CLUB SAVINGS

Proceeds from all Christmas Club Savings has been automatically deposited to your Primary Shares on **10/1/2025**. Happy Shopping!



It's not too early to start saving for the holidays **2026!** Only \$50 to start your Christmas Club Savings for disbursement on **10/1/2026**.

Holiday Online Shopping Tips

Tip #1: CHECK YOUR DEVICES.

Before making any online purchases, make sure the device you're using to shop online has the most up-to-date software. This not only includes your **computer, mobile phone, and tablet, but also appliances, electronics and children's toys**. Ensure you have strong passwords on your online accounts and that you are using multi-factor authentication when available.

Tip #2: ONLY SHOP THROUGH TRUSTED SOURCES.

Avoid clicking on links or download attachments unless you are confident of where they came from. Before sharing personal or financial information, **make sure you are interacting with a reputable, established vendor**.

Tip #3 USE SAFE METHODS FOR PURCHASING

If you can, **use a credit card** as opposed to a debit card as there are laws limiting your liability to fraudulent credit card charges. Debit cards may not have the same level of protection.

