



# About Your Services & Benefits

## **ACH DIRECT DEPOSIT**

If your place of employment provides ACH direct deposits or allotments, you will need to provide your payroll department the following information:

- Ewa FCU's routing number #3213-7860-2
- Your Ewa FCU's account number  
(Please refer to your account statement for your account number or call the office and we will be more than happy to assist you)

Social Security recipients can call the Social Security's toll-free number at 1-800-772-1213 and provide the information above.

## **AD&D INSURANCE**

At no charge to members (ages 18 – 69), receive \$2,000 of accidental death and dismemberment insurance upon completion of the enrollment form and mailing it to CUNA. Additional coverage up to \$15,000 may be purchased, with premiums deducted from your share account quarterly. (Coverage reduced to 50% of the full benefit amount upon reaching age 70.)

## **CREDIT DISABILITY INSURANCE (CDI)**

CDI (optional) makes a member's monthly insured loan payment, up to the policy maximum, should a borrower become totally disabled due to a medically-determined sickness or accidental bodily injury and is unable to work. Disability benefits begin on the 15<sup>th</sup> day with maximum coverage limits up to \$30,000 per loan, \$600 per month for 120 months and terminates at age 66. You must be actively at work for a minimum of 25 hours per week on the loan advance date.

## **CREDIT LIFE (CL) INSURANCE**

CL is a voluntary form of payment protection available at group rates designed to pay off an outstanding loan balance in the event a covered member dies before the loan is repaid, up to the policy maximum. CL is available in single or joint coverage, protecting one or both borrowers up to a maximum of \$30,000 and up to age 70, in accordance with our CUNA contract provisions.

## **CONSOLIDATED THEATRES DISCOUNT MOVIE TICKETS**

Screen Saver tickets (for members only) have no expiration dates, are sold at a generous discount off the general admission price, and may be purchased individually. Tickets are not exchangeable or refundable and may have restrictions for newly released movies.

## **CU MONEY EVERYDAY SPEND CARD**

The CU Money Everyday Spend Card is a Prepaid Reloadable Visa Debit Card and can be used at all locations accepting Visa debit cards worldwide. It's a great financial management tool as you can only spend the amount you place on the card. Benefits include: Four attractive card designs to choose from, free mobile app to review card activity and to provide card re-load options, no overdraft fees as you can only spend the amount on your card, free bill payment options, among many others. There are fees associated with this card, please see our website's homepage or call the office for more details.

## **DEPOSITS & WITHDRAWALS**

A receipt is issued for deposits made in person, or by mail if a self-addressed, stamped envelope is enclosed with your mail or drop box deposit. You may also access our FREE 24-hour voice response system or sign up for online banking to verify your transactions. Withdrawals are disbursed by check or cash in limited amounts. Three days advance notice is required for check withdrawals of \$50,000 or more and cash withdrawals of \$3,000 or more.

## **FARMERS HAWAII AUTO INSURANCE DISCOUNTS**

Farmers Hawaii offers special group rates to Ewa FCU members for automobile insurance, with complete coverage plans, convenient payment options, personalized service and fast claims service. Find out how much you could be saving by calling Farmers Hawaii on Oahu: 533-2444; neighbor islands toll-free: 1-877-533-2444.

## **HOME BANKING (ONLINE)**

Our online banking product is a free member service available 24/7 (except during backup or system maintenance). View your account balances, histories and check images, transfer funds from one account to another, receive e-

Statements and alerts, and more! To register, go to our website <http://www.ewafcu.com>, click on the Online Banking log-on button and on the Account Access screen, click "Register Now". Enter the **Primary** member's account number, SSN and email address and follow any prompts.

### **LOAN INFORMATION**

You must be a member 18 years of age (21 for Visa) and employed continuously for one year to obtain a loan (first-time borrowers and those with no credit have additional restrictions). Share-loans and active LOC loans are disbursed daily; return all required documents and your loan requests may be processed as soon as the next business day.

### **NOTARY SERVICE**

A Notary Public is available at no charge to members during business hours only (small fee for non-members). An advance appointment is recommended.

### **REGAL CINEMAS PREMIERE MOVIE TICKETS**

The Premiere Movie Tickets (for members only) are sold at a discount off the general admission price, and may be purchased individually. The Premiere ticket is unrestricted and is valid for any show time any day of the week. There are surcharges for IMAX, 3D, 4D or RPX films, as well as premium locations and locations with luxury recliner seating. ***The Regal Kapolei Commons 12 is one of those locations with luxury recliner seating and will have a surcharge when the Premiere Movie Ticket is redeemed, however, there is still a significant savings from the general admission price.*** Tickets carry no cash value and cannot be not exchanged or refunded.

### **SAM'S CLUB & COSTCO ELIGIBILITY**

Ewa FCU members are eligible to join both Sam's Club and Costco Wholesale, offering brand name merchandise at wholesale prices. Sign up at their membership desk and show your Ewa FCU statement or receipt for verification.

### **SHARE CERTIFICATES**

Share Certificates (CDs) earn higher dividends and may be opened with a minimum of \$1,000 for terms of 6 months, 1 year or 2 years. An early withdrawal penalty may be imposed for withdrawals prior to maturity and fees could reduce the earnings on the account.

### **SHARE DRAFT (CHECKING) ACCOUNTS**

Open a share draft account with only \$50 (no minimum balance thereafter and no monthly service fees) and start earning dividends. Receive one free order of standard drafts upon opening and one free order per year thereafter with Net Direct Deposit, free initial debit card, free online banking and e-Statements, check cashing (some restrictions apply), office drop box for deposits, overdraft protection availability and itemized monthly statements.

### **SPRINT CREDIT UNION MEMBER DISCOUNT PLAN**

Just for being a credit union member, receive a 10% discount on select regularly priced service plans, plus waived application and upgrade fees. Visit any Sprint retail location and show them proof of membership, or check out the details at [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint).

### **TELLER-TALK**

Teller-Talk is a free voice response system of Ewa FCU that allows members to perform various financial transactions from a touch-tone telephone for those members without internet access. At your convenience, 24-hours a day, you will be able to perform balance and history inquiries, transfers to loans/savings/checking, check on cleared drafts, and many more transactions.

### **TRAVELERS CHEQUES**

Travelers Cheques may be purchased free of charge to members up to a maximum of \$3,000 per month (advance notice recommended for large purchases). *(Joint owners must be a member with their own account to obtain travelers cheques and other services and benefits.)*

### **VISA CREDIT CARDS**

Our VISA Classic and Platinum credit cards feature no annual fees, no over-limit fees, no "teaser" introductory rates, low interest rates, no cash advance fees at our office, no default interest rate for late payments, 25-day grace period on purchases, and more. You have online access at [www.ezcardinfo.com](http://www.ezcardinfo.com) for account information and transactions, current and past statements, plus the ability to make payments automatically via the Internet (no postage and no writing checks!). Best of all, you can make payments right at our office!

## **VISA DEBIT CARDS**

A Visa Debit Card is a replacement for carrying cash or writing a check where the purchase amount is automatically deducted from your share draft/checking account. Your debit card can be used to make Point-of-Sale (POS) purchases at millions of merchants worldwide, wherever the Visa logo is displayed, and to withdraw cash at ATM machines. For no-surcharge access, use the following ATMs: American Savings Bank and Hawaii National Bank (local) or CO-OP (local and national).

## **WESTERN UNION AND WIRE TRANSFERS**

For a reasonable fee regardless of amount, we will arrange to have funds up to \$10,000.00 transferred to any U.S. Western Union office, usually within an hour. A wire replaces a check when you need to transfer funds in a hurry, usually by the next day, from your credit union account directly into a checking or savings account at another financial institution in the United States (wiring instructions required).



**FEDERALLY INSURED BY NCUA**

Rev. 10/1/2016