

EWA FCU 81ST ANNUAL MEETING RECAP



On Saturday, February 17th, approximately 351 members and guests gathered at the Ewa School Cafetorium for the 81st annual luncheon meeting. Everyone received a tasty bento from Shiro's Catering, Keebler's Fudge Stripes cookies, and drinks. Members also received the 2017 annual report, a 2018 pocket planner, a Ewa FCU pen, and a foldable nylon fan. Alan Bise, who was appointed to the Board when Director Lilia Sugai stepped down last year to become part of the supervisory committee, was elected by the membership to fulfill Lilia's remaining term. Alan will now serve as a board director and as the supervisory committee chairperson. We recognized board director Elaine Suyama, who is retiring after 18 years of service, seven 50 year members, and 75 year member May Okamura. This year 115 prizes were given away including the grand prize of \$500 cash. Congratulations to this year's grand prize winner, Allan Ponce! *(For a complete list of prize winners and to see more of the pictures taken at the luncheon, please visit our website, www.ewafcu.com.)*



Thank you to all who attended this year's membership meeting. We hope you had a wonderful time catching up with your fellow credit union families and friends. We, your board of directors, staff, and volunteers would like to express our gratitude to you for continuing to put your faith and trust into Ewa FCU for the past 81 years. Congratulations to all our winners and we hope to see you again next year!

Top Row (L-R): Leilani Fernandez, Carmen Manangan, Robert Midel, Robyn Jara, Kimberley Chong, Alan Bise. Bottom Row (L-R): Taylor Toribio, Lilia Sugai, Rosemary Itamoto, Elaine Suyama, Becky Tubania, Sheryl Gushi.



Left: Member Shandell expresses her gratitude with a "Lei Rocks" chocolate cake & teddy bear.



Right: Member Tasha presents Lei with a lei as her token of appreciation.

Staff Announcements

Our Member Services Specialist, Leilani Fernandez, has decided to leave the credit union staff. Her last day was March 16th. Lei has been part of Ewa FCU for over 10 years! Although we hate to see her go, we wish her all the best in her future endeavors. As evidenced by the displays of appreciation, Lei will always be a part of the Ewa FCU 'ohana. Take care and see you soon Lei!



"Group Selfie" taken at Pueos Restaurant where the staff held Lei's appreciation luncheon.

Cash in on the BENefits of membership. 🥰 👍



Right now, Ewa FCU members can get a **\$100 CASH REWARD** for every new line you activate with Sprint®. Plus, get a **\$50 loyalty cash reward** every year for every line.

GET YOUR BENS!

- **\$100** for every new line you activate with Sprint.
- Current Sprint customers **receive a \$50 cash reward** for every line transferred into Sprint Credit Union Member Cash Rewards.
- A **\$50 loyalty cash reward** every year for every line.
- **25% off accessories** in store with the Sprint Credit Union Member Cash Rewards Program.

HOW TO GET IT:

1. Become a Sprint customer and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.



STAY CONNECTED:

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\$7,500 Personal Loan Special.....3 years @ 3.5% APR

100% Share Secured Loan.....up to 7 yrs @ 2% APR

Auto Loan Interest Rate Match Program

Direct Deposit and Automatic Payments qualify for a 0.50% Rate Discount on all new loans

RATE BOARD

Rates are effective 4/1/2018. All rates are subject to change without notice. Some restrictions may apply. Please access our website www.ewafcu.com for a complete list of our product offerings.

CONSUMER LOANS

APR*

New Auto Loans.....starting at 2.00%
(100% invoice price up to \$40,000)

Used Auto Loans.....starting at 2.50%
(100% Kelly BBV up to \$35,000)

New Motorcycle Loans.....starting at 3.00%
(100% invoice price up to \$30,000)

Used Motorcycle Loans.....starting at 3.50%
(100% Kelly BBV up to \$25,000)

Signature Loans.....starting at 5.00%
(maximum \$12,500)

Share Secured.....starting at 1.50%
(maximum \$100,000. 100% of the loan is secured by funds in your account)

*APR = Annual Percentage Rate. Loan subject to credit approval. Rates are determined by the term of the loan

SHARE CERTIFICATES

Dividend Rate APY*

6 month term.....0.30%.....0.30%

12 month term.....0.40%.....0.40%

24 month term.....0.50%.....0.50%

*APY=Annual Percentage Yield. Minimum deposit/balance \$1,000. Early withdrawal penalty may be imposed for withdrawals prior to maturity. Dividends are paid out quarterly, funds are automatically transferred to your Primary Shares at maturity. Rates subject to change on a monthly basis.

SAVINGS

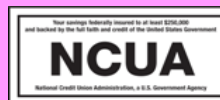
Dividend Rate APY*

Shares.....0.10%.....0.10%
(\$50 minimum balance)

Christmas Club.....0.10%.....0.10%
(\$50 minimum balance)

Share Draft.....0.05%.....0.05%
(No minimum balance required, \$50 balance to earn dividends.)

*APY=Annual Percentage Yield. Dividends paid out quarterly. Rates subject to change on a quarterly basis.



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