

**IN MEMORIAM**

*Robert A. Midel*

November 5, 1944 – October 23, 2018

Ewa Federal Credit Union would like to take this time to honor our Board President Robert A. Midel who passed away in October. Nicknamed "Hawaiian", Robert began his involvement with the sugar plantation community as a truck driver for Oahu Sugar Co. and once lived in Varona Village. Robert became a member of the credit union in 1980, joined our Board of Directors in 1981 and has served as Ewa FCU's Board President since 1999. As President, Robert staunchly upheld Ewa FCU's tradition of providing friendly and family style customer service not only to the Ewa Villages, but to all of the Ewa and Ewa Beach communities as well. The credit union expresses our deepest gratitude for Robert's steadfast leadership throughout the years. His contributions will never be forgotten and he will be greatly missed. Our condolences to Dolores, Kekoa, Shonda, Kaya and the rest of the Midel 'ohana.

## Ewa FCU's 82<sup>nd</sup> Annual Meeting

Join us **February 16, 2019** at **Ewa School Cafeteria** at 11am for Ewa FCU's 82<sup>nd</sup> Annual Membership Meeting.

**LOTS OF DOOR PRIZES! Grand Prize \$500 CASH!** Tickets are on sale now, please complete the RSVP form to purchase your tickets. Tickets are non-refundable.

By popular demand, **the Gift Card Special Drawing is back!** This year's credit union special cause is the Political Action Committee. Every \$1 donation will earn 1 entry in the special drawing to win a **\$75 Target Gift Card.**

**Friendly Reminders:** Please consider bringing your Ewa FCU Eco Shopping bags to carry all giveaways & lunch items and lawn chairs for overflow seating. Ewa School is a Smoke Free Facility.

**SAVE THE DATE**

## SAY HELLO TO OUR **New Hire**



Please join us in welcoming Shaene Gonzales to our credit union 'ohana! Shaene, our newest Teller, has been living in Ewa for the past 21 years; attended Ewa School

and is a Campbell High School alumna. Shaene enjoys spending her free time with family.

As part of our staff, Shaene is looking forward to meeting all of you and serving our community.

### Ewa FCU – 82<sup>nd</sup> ANNUAL MEETING RSVP FORM

\_\_\_\_\_ Member(s) @ \$ \_\_\_\_\_ \* = \$ \_\_\_\_\_

\_\_\_\_\_ Guest(s) @ \$ 13 = \$ \_\_\_\_\_

\*\*TOTAL \$ \_\_\_\_\_

\*Member Ticket Prices: \$10 (until 2/8/2019)  
\$13 (2/11 - 2/15/2019)

No ticket sales on the day of event – Feb. 16

\*\*Checks can be made payable to Ewa FCU

Please provide the following information for member tickets purchased:

Name	Acct #
_____	_____
_____	_____
_____	_____
_____	_____

\*\*\*\*\*  
For office use only: Date received: \_\_\_\_\_ Staff Initials: \_\_\_\_\_ Register No. \_\_\_\_\_



## Important Information About Your 2018 Tax Forms

Tax season is upon us and tax documents from Ewa FCU will be mailed out and available by **January 31, 2019**. December year-end statements serve as your statement of credit union dividends earned for that year.

**Form 1099-INT** – Interest Income, you will only receive a 1099-INT if your total dividends earned in 2018 are **at least \$10.00**.



## Important Changes Automatic Transfers

Effective immediately, most pre-authorized transfers will now take place by the **end of the authorized payment day**.

For example, if you have automatic loan payments to be deducted when your payroll is direct deposited to your account, those payments may not take place immediately. It will now post at the end of your direct deposit day.

Please make the necessary adjustments to ensure sufficient funds are available at the end of the business day for these automatic payments to be processed.

To get the most up to date information regarding your account, sign up for on-line banking on our website, [www.ewafcu.com](http://www.ewafcu.com).

Automatic transfers/payments tied to Social Security and SSI benefits **will not** be affected by this change.



*Our sincere condolences to the family of the following members who passed away in 2018:*

Benjamin Onato (73).....2/23	Luciana Ibana (87).....7/31
Alfred Tripodi III (39).....6/29	Anita Acol (86).....9/03
Juan Flores (87).....7/18	Sandra Kutaka (67).....10/24
Adriano Dumlao (84).....7/25	Lawrence Gealon (72)..11/20

## RATE BOARD

Rates in effect starting 1/1/2019. All rates are subject to change without notice. Some restrictions may apply. Please see our website [www.ewafcu.com](http://www.ewafcu.com) for a complete list of our product offerings.

### SAVINGS

	Dividend Rate	APY*
<b>Share Account</b> .....	<b>0.15%</b> .....	<b>0.15%</b>
(\$50 minimum deposit)		
<b>Christmas Club</b> .....	<b>0.15%</b> .....	<b>0.15%</b>
(\$50 minimum deposit)		
<b>Share Draft</b> .....	<b>0.10%</b> .....	<b>0.10%</b>
(\$50 opening deposit, no minimum balance requirement, \$50 balance to earn dividends.)		

\*APY = Annual Percentage Yield. Dividends paid out quarterly for shares, monthly for share drafts. Rates subject to change on a quarterly basis.

### SHARE CERTIFICATE ACCOUNTS

	Dividend Rate	APY*
<b>12 months</b> .....	<b>0.40%</b> .....	<b>0.40%</b>
<b>24 months</b> .....	<b>0.50%</b> .....	<b>0.50%</b>

\*APY = Annual Percentage Yield. Minimum deposit/balance \$1,000. Early withdrawal prior to maturity. Dividends credited to certificate quarterly, funds automatically transferred to Primary Shares upon maturity. Rates subject to change on a monthly basis.

### CONSUMER LOANS

	APR*
<b>New Auto Loans</b> .....	starting at 2.00%
( <i>100% invoice price up to \$40,000</i> )	
<b>Used Auto Loans</b> .....	starting at 2.50%
( <i>100% Kelly BBV up to \$35,000</i> )	
<b>New Motorcycle Loans</b> .....	starting at 3.00%
( <i>100% invoice price up to \$30,000</i> )	
<b>Used Motorcycle Loans</b> .....	starting at 3.50%
( <i>100% Kelly BBV up to \$25,000</i> )	
<b>Signature Loans</b> .....	starting at 5.00%
( <i>maximum \$12,500</i> )	
<b>Share Secured</b> .....	starting at 1.50%
( <i>maximum \$100,000. 100% of the loan is secured by funds in your account</i> )	

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

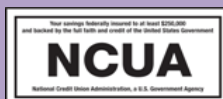
## ON-GOING LOAN PROMOTIONS

**Holiday Skip-A-Pay** (*Promotion ends 1/31/2019*)

**Triple 5 Special**  
5% APR for 5 years \$5,000 max. (\$95/mo.)

**0.50% APR Reduction on Approved Loans with Direct Deposit/Auto Loan Payments**

**Auto Loan Rate Match**



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