

## International Credit Union Day – October 19, 2017

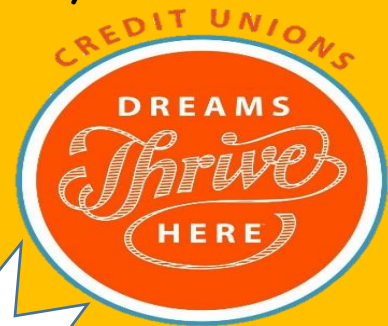
### Ewa FCU Celebrates People-First Banking

On October 19, Ewa FCU, along with more than 56,000 credit unions around the world, will celebrate International Credit Union Day (ICU Day), and the philosophy and achievements of the credit union movement.

Ewa FCU celebrates ICU Day because it believes in the non-profit structure and people-first principles of credit unions making us the ideal financial partners for all people. This year's theme, "**Dreams Thrive Here**", is a celebration of how credit unions help people achieve their biggest goals in life.

So stop by the office on October 19<sup>th</sup> as we celebrate a worldwide movement that's made helping people its No. 1 priority for more than 160 years.

As part of the celebration, we will be giving out our special edition Ewa FCU 80<sup>th</sup> Anniversary Eco-Reusable Shopping Bag to all who stop by on that day as a token of our appreciation for putting your trust in Ewa FCU.



**Did You Know?**

### Members Save At Credit Unions

Data collected by the Credit Union National Association (CUNA) discovered that in the first half of 2016, Credit Union members saved **\$9.3 billion** compared to what they would have paid at banks:

- \$1.9B through higher yield on savings
- \$1.2B through lower fees
- \$6.2B through lower loan rates



Identity theft and fraud can happen at any time. However, there are a few things you can do to protect yourself. The Federal Trade Commission recommends that after a data breach to do the following:

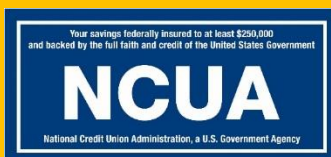
**Check your credit reports** from Equifax, Experian, and TransUnion – for FREE – by visiting [annualcreditreport.com](http://annualcreditreport.com). Accounts or activity that you don't recognize could indicate identity theft. Visit [IdentityTheft.gov](http://IdentityTheft.gov) to find out what to do.

**Consider placing a credit freeze on your files.** A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts.

**Monitor your existing credit card and bank accounts closely** for charges you don't recognize.

If you decide against a credit freeze, **consider placing a fraud alert on your files.** A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.

**File your taxes early** – as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or job. Respond right away to letters from the IRS.



### Upcoming Holidays:

- \* Discoverer's Day – Monday, Oct 9 \* Veteran's Day – Friday, Nov 10 \* Thanksgiving Day – Thursday, Nov 23 \*
- \* Black Friday – Friday, Nov 24 \* Christmas Day – Monday, Dec 25 \* New Year's Day – Monday, Jan 1 \*

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



With Black Friday, Small Business Saturday and Cyber Monday just around the corner, it's not too early to start planning for the approaching Christmas season. Here are our upcoming promotions to get you ready for the holidays:

### Holiday Loan Special

Starting in **November**, borrow up to \$2,000 for a one year term at 4% APR with **NO payment until the New Year!** Your monthly payments could look like this:

- \$ 94.00 per month for \$1,000
- \$140.00 per month for \$1,500
- \$187.00 per month for \$2,000



*Membership of 3 months required. Cannot be combined with existing loans. All loans subject to approval. Other restrictions may apply. Please call the office or see our website for details. Promotion ends 12/31/2017.*

### Holiday Skip-A-Pay Program

It's back...qualified members have the option to defer their November, December or January payment on all loan(s)\*. Interest will still accrue during the deferment period and your final loan payment(s) may be extended by one month.

See our website, [www.ewafcu.com](http://www.ewafcu.com) or call our office for more information on this program's qualifications.

*\*Ewa FCU Visa credit cards not included. Program ends 1/31/2018.*

### FREE GIFT WHEN YOU START A CHRISTMAS CLUB ACCOUNT



Open/Make a new deposit into a new/existing Christmas Club Account\* and receive this adorable stuffed animal. They make a cute addition to any Christmas stocking. While supplies last.

*\*All deposits made to your Christmas account will be transferred to your Primary Shares on Oct 1, 2018.*

### Current Loan Specials

- **\$7,500 Personal Loan**  
3 years @ 3.5% APR
- **100% Share Secured Loan**  
2% APR up to 7 years
- **Auto Loan Interest Rate Match Program**

Call the office or check out our website [www.ewafcu.com](http://www.ewafcu.com) for more details.



### In Loving Memory KOJIRO "FRECKLES" NAKAMURA

Former Board Director, Kojiro "Freckles" Nakamura passed away on August 5<sup>th</sup> at the age of 92. As a member since 1948, Kojiro voluntarily served on the board for 45 years, most of those years as our Board Secretary-Treasurer. Kojiro's contributions to Ewa FCU and the surrounding 'Ewa Village community will never be forgotten.