



INTERNATIONAL CREDIT UNION DAY

Platinum Anniversary

October 18, 2018 will mark the 70th anniversary of International Credit Union Day. This year's theme, "Find Your Platinum Lining", combine the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining." It also emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance. Today, over 235 million people are served by credit unions in 109 countries

on 6 continents.

On October 18th, Ewa FCU will again join credit unions all over the world in celebrating our history and success of the "People-not-Profit" philosophy. In celebration, Ewa FCU will be handing out refreshments and a thank you gift to all who stop by the office between 11AM – 2PM while supplies last. We hope to see you on the 18th!



Holiday Promotions

Some restrictions apply for each promotion. Please see our website or call the office for complete details.

Holiday Skip A Pay Qualified borrowers may skip one of the following month's payment: November 2018, December 2018, or January 2019. Visa credit cards excluded. Promotion ends 1/31/2019.

0.00% Intro APR on New Visa credit card Accounts Open a new Visa credit card between 10/1/2018 – 11/30/2018 and receive a special intro rate of **0.00% APR** until 5/31/2019 on all purchases and balance transfers.

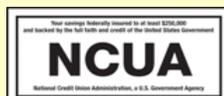
Triple s Special Qualified borrowers can borrow up to \$5,000 for a low APR of 5% for 5 years.

Christmas Club Update: As a reminder, Christmas Club funds has been posted to your Primary Shares (savings) account on 9/30/2018. Checks will not be issued.



Win A \$500 Hawaiian Airlines Gift Card for You and a Friend!

When you refer a new member to Ewa FCU, you and that new member will be entered into a drawing to win a \$500 Hawaiian Airlines gift card for you and a \$500 Hawaiian Airlines gift card for them! Have friends and/or family members still not Ewa FCU members? Now is the time to share with them all the benefits of being a part of Ewa FCU. Persons living, working, worshipping or going to school within the 96706 community are eligible for membership. Promotion ends 12/31/2018, with the winners notified 1/4/2019. Some restrictions apply. See our website or call the office for details.



Federally Insured by NCUA

ADVANCE NOTICE FOR LARGE WITHDRAWALS

As a reminder, advance notice is **required** for large withdrawals. Please see the following advance notice guidelines:

WITHDRAWAL BY CASH (per acct/member)	ADVANCE NOTICE REQUIREMENT	WITHDRAWAL BY ACH/CHECK/WIRE (per account/member)	ADVANCE NOTICE REQUIREMENT
\$3,000 - \$4,999	3 days	\$50,000 - \$99,999	3 days
\$5,000 - \$10,000	5 days	\$100,000 - \$199,000	30 days
\$10,000 + (check only)	N/A	\$200,000 & over	60 days

A \$20.00 fee may be assessed to your account for failure to provide the proper advance notice.



Safeway Gas Gift Card Winners

Congratulations to the first winners of our \$2,000 Gas Card Giveaway. Each lucky member received a \$200 Safeway Gas gift card for making a qualified auto loan. Three cards were given away, 6 more cards to go. Will YOU be the next winner? Call us or visit our website to see how you can enter our Safeway Gas Card giveaway. This promotion ends 12/15/2018.

“Does \$100 work for you?”

Credit union members get **\$100** for each new line they activate with Sprint®.

GET YOUR \$100



*Restrictions apply.



Credit Union Members save an Average
\$427 a Year on Auto Insurance



Call the Credit Union member sales & service line at 800-515-1023

COMMUNITY CORNER



Ewa Orchid Society's 68th Annual Orchid Show

On July 20th, Teller/Account Clerk Kimberley Chong, Manager/CEO Robyn Jara and Board Director Sheryl Gushi attended the annual Orchid Show held at the Ewa Elementary School. We talked stories with all who stopped by the table, shared some refreshments, viewed beautiful orchid displays and even learned a thing or two about plant maintenance. We like to thank Show Chair, Roy Andrade and Show Co-Chair and Ewa FCU member, Jocelyn Mokulehua for giving us this new opportunity to connect with the community.



The office will be closed:

October 8 – Discoverer's Day * November 22 – Thanksgiving
November 23 – Black Friday * December 25 – Christmas
January 1 – New Years Day

Special Office Hours: 8:15AM – 12:15PM

December 24 – Christmas Eve * December 31 – New Years Eve