



# Eagle Express

FEDERAL CREDIT UNION

1st Quarter

Spring 2017

## DIVIDEND CORNER

Dividend for  
March, 2017

Regular Shares.....0.30% APY  
I.R.A. Shares.....1.00% APY  
Share Draft.....0.30% APY  
Christmas Club.....0.25% APY

### Share Certificates of Deposit:\*

1 year.....0.60% APY  
2 year.....0.85% APY  
3 year.....1.11% APY  
4 year.....1.36% APY  
5 year.....1.61% APY

\*Rates are subject to change. For Information on Savings, Fees or Terms applicable to advertised accounts, call the Credit Union Office. Minimum \$500.00 to open, compounded monthly.

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### 2017-2018 NON-BUSINESS DAYS

Martin Luther King's Birthday  
January 16  
Presidents' Day—February 20  
Memorial Day—May 29  
Independence Day—July 4  
Labor Day—September 4  
Columbus Day—October 9  
Veterans Day—November 10  
Thanksgiving Day—November 23  
Christmas Day—December 25  
New Year's Day—January 1, 2018

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\*\* See our website.....  
Specials and Discounts!

www.eagleexpressfcu.com for  
current loan rate specials.

### LOAN RATES

(Per Credit Category)

Vehicles.....as Low as 1.74% <sup>1</sup> to 18.0%  
Line of Credit.....11.0% to 18.0%  
Discount: .25% (1/4%) discount for  
Credit Union VISA account or  
Share Draft/Checking account  
MAXIMUM DISCOUNT .50%(1/2%)  
VISA.....10.0% to 18.0%  
SHARE SECURED VISA.....4.25%  
See Addendum for complete rates.



## Spring in for Savings

with a low rate vehicle loan with your credit union! Purchase or refinance we are here to meet your lending needs. **LOANS, LOANS, LOANS, we have MILLIONS to lend** - Our low-rate vehicle loans are quick and easy...When it comes to Vehicle Loans, EEFCU is all about being helpful and **SAVING** you money.

- Rates as low as 1.74%<sup>1</sup> APR\* for New Vehicles
- Rates as low as 2.24%<sup>2</sup> APR\* for Used Vehicles
- Flexible terms and payments
- No application fees

**Spring on in today!** With a low-rate **Vehicle Loan** from us, you can get a new vehicle and be on your way in no time. Apply online, by fax, by phone or in person. Check out our website for all our current rates.

[www.eagleexpressfcu.com](http://www.eagleexpressfcu.com)

\*All loans subject to credit approval. Some restrictions may apply. Rates expressed as Annual Percentage Rates (APR). Rate based on credit performance and is determined at time of application. <sup>1</sup>Promotional rate includes .50% Share Draft discount, .50% VISA discount and .25% online discount. <sup>2</sup>Promotional rate includes .25% Share Draft discount, .25% VISA discount and .25% online discount.

## Annual Meeting of Members

We really enjoyed seeing all of you at our 82<sup>nd</sup> ANNUAL MEETING of MEMBERS. The food and fellowship were excellent. If you missed it, be sure to mark your calendars for next year-March 5, 2018.



## Congratulations to our 2017 Door Prize Winners

\$100 Winners ~ Keith Irving and Rhonda Beemon  
\$50 Winners ~ James Blackmon and Larry Sanders  
\$25 Winners ~ George Collins, John Sturgis, Al Ra Shields, O'Lester Pope, Henrietta Phillips, Christopher Shields, Jim Hankins, E.B. Swales, Howard Daniel, and Chris Barnette

## TO OUR NEWLY ELECTED BOARD MEMBERS:

**LeVinsio Collins and Al Ponder**

We would like to thank you for everything you have done and will continue to do for our members as well as the credit union staff!! We would like to thank you for your willingness to serve the credit union and our membership!!!



## MEMBER SERVICES

- Share Account (Savings)
- Share Certificate
- IRA
  - ◆ Traditional
  - ◆ Roth
  - ◆ Educational
- Christmas Club
- Share Draft (Checking)
  - ◆ EMV Visa Debit Card
  - \*CardValet
- Loans:
  - ◆ Vehicles
    - \*Debt Protection
    - \*Guaranteed Asset Protection (GAP)
    - \*Mechanical Breakdown Protection (MBP)
  - ◆ Share Secured
  - ◆ Signature/Line of Credit
  - ◆ Real Estate
  - ◆ Home Equity
  - ◆ EMV Visa Credit Card
- Eagle Express Web
  - ◆ E-statements
  - ◆ Mobile
  - ◆ Text Alerts
  - ◆ Bill Payment
  - ◆ POPmoney
  - ◆ Account Transfers
  - ◆ Loan Application
- Email Receipts
- Online check ordering
- Notary Service
- Cashier's Checks
- Safe Deposit Boxes
- Direct Deposit/Payroll Deduction
- Shared Branch Services
- TruStage Insurance Products
- Member Financial Services

## BOARD OF DIRECTORS

Jim Hankins, Chairman  
Steve Vernamonti, Vice Chairman  
LeVins Collins, Sec./Treasurer  
Al Ponder  
Judy Presley  
Willie Liddell, Jr.  
Danny Williams

## CREDIT UNION STAFF

Katie Nelson, CEO/Manager  
David Kinnison, Asst. Manager  
Tammy Henderson, Loan/Collection Mgr.  
Valerie Linson, Office Manager  
Janelle Wells, Head Teller  
Brianna McBride-Cook  
Kim Godziszewski  
Jannie Luckett  
Carrie Sanders  
Jessica Spears  
Shirley Woods

**NOTICE:** The Credit Union newsletter is an official publication of Eagle Express Federal Credit Union. This newsletter serves as an official notice to the Credit Union membership of all matters contained within.

## EAGLE EXPRESS FEDERAL C.U.

P. O. Box 567  
Jackson, MS 39205-0567  
Physical Address: 567 S. State St.  
Jackson, MS 39201  
Telephone: 601-355-6363  
MS WATS: 1-800-698-7570  
Eagle Express Teller: 1-800-508-9674  
FAX: 601-355-2567



## Teach Your Little Owls to Fly With Money Talks

The first step to teaching your kids about money is talking about money.

“The most effective way to teach is by having frequent discussions and don’t ever lecture,” said Ted Beck, president and chief executive of the National Endowment for Financial Education, in a recent *Wall Street Journal* article. “Look for teachable moments and always be willing to answer questions.”

Unfortunately, this can also be the hardest.

A 2015 T. Rowe Price survey found that 72% of parents experienced at least some reluctance to talk to their kids about financial matters, and 18% were either very or extremely reluctant. The most common reasons given were that the parents didn’t want them to worry about financial matters or thought they were too young to understand.

But on his blog, the personal-finance guru and radio host Dave Ramsey encourages parents to be more open with their kids about money, even their failures. Parents’ biggest regrets are often not saving enough or going into too much debt, wrote Ramsey. Being honest about that in an age-appropriate way, he stated, can be a powerful lesson.

So how to start the talk?

Ask questions. If you’re going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive, talk through what you might have to give up later in the week.

Make them part of your budgeting. If you’re doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your saving goals—no one watches you more closely than your kids, so they’re natural accountability partners! If you’re uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract.

Open a youth savings account at Eagle Express FCU. This is the best way to help them to learn to save for what they find meaningful in life. A lifetime of good savings habits can start now!



**You can reduce the number of unwanted sales calls you get by signing up for the National Do Not Call Registry.**

It's free. Visit [donotcall.gov](http://donotcall.gov) to register your number.

Most legitimate companies don't call if your number is on the Registry. If a company is ignoring the Registry, there's a good chance that it's **a scam**. If you get these calls, hang up and **file a complaint with the FTC**.

**How do I register?**

Add your phone number for free by visiting [donotcall.gov](http://donotcall.gov), or calling 1-888-382-1222 from the phone you want to register (TTY: 1-866-290-4236).

If you register online, you will receive a confirmation email from [donotcall.gov](http://donotcall.gov). You must click on the link in the email within 72 hours to complete your registration.

**How long does it take?**

Your phone number should show up on the Registry the next day. Most sales calls will stop once your number has been on the Registry for 31 days. You can verify that your number is on the Registry by visiting [donotcall.gov](http://donotcall.gov) or calling 1-888-382-1222.

**If I register my number, will ALL unwanted calls stop?**

No, the Do Not Call Registry prohibits **sales** calls. You still may receive political calls, charitable calls, debt collection calls, informational calls, and telephone survey calls.

In addition, companies may still call if you've recently done business with the company, or if you've given the company written permission to call you. However, if you ask a company not to call you again, it must honor your request. Record the date of your request.



# THESE ARE MEMBER OWNED BUSINESSES:

## A VARIETY BY ROSIE

Rosie Harvey, Avon Representative  
601-506-1487

## ACG NATURAL RESOURCES CONSULTANTS, LLC

Alvin Willey, Consultant  
Tree Planting, Forestry & Other Tractor Services  
601-854-8742 / 601-278-4748

## BILBREW PAINTING

Corey Bilbrew, Owner  
601-941-3199

## BILBREW REALTY, INC.

Robert A. Bilbrew, Sr., Sales/Marketing Manager  
Cell: 601-559-7130  
Office/Fax: 601-859-5095  
rabilbrew@bellsouth.net

## BLOOMERS PETALS AND PRESENTS

Terry Overstreet & Don Moore  
137 N. Madison, Kosciusko, MS 39090  
662-290-8551 / Fax: 662-290-8552

## CHANGING SKIN/CHANGING LIVES

Rodan + Fields Dermatology  
Kathy Horne, Consultant  
kathyhorne12@yahoo.com  
PH: 601-946-5977

## COME CLEAN AUTOMOTIVE DETAILING

William Gore, Detail Technician  
601-454-0100, By Appointment Only

## COUNTRY HAVEN

Massage Therapy  
Kellye P. Bullock, LMT, MBMT #81  
2043 Henry Rd., Crystal Springs, MS 39059  
601-946-5675

## COUPLES ENTERTAINMENT

Cheryl Warren, Owner  
4511 Byrd Dr., Jackson, MS 39209  
601-500-0667

## CREATIVE DESIGNS

All Occasions  
Hilda Bennett, Designer  
bennethilda@bellsouth.net  
601-896-2641

## WILL J. DAVIS ABOC

Certified Optician - Odoms Eyecare  
601-977-0272

## ENVISION EYE CARE

1625 Simpson Hwy 49, Magee, MS 39111  
601-849-2822

## ENVISION EYE CARE

Tonyatta Hairston  
3139 North State Street, Jackson, MS 39216  
601-987-3937

## GWEN M. LEFLORE REALTY BROKER/REALTOR

Cell: 601-260-8061  
Home/Business: 601-267-9965

## HOW DO YOU WANT IT REMODELING

James Johnson, Owner  
601-238-5349

## JEREMY SWAYZER

Piano / Vocal Lessons  
601-354-6867

## LEWIS LOGGING

Albert 'Vince' Lewis, Co-Owner  
Family Owned and Operated  
601-503-4949

## MARY KAY COSMETICS

ALLENA PRICE  
Independent Beauty Consultant  
www.marykay.com/aprice13  
601-459-0978

## MARY KAY INDEPENDENT BEAUTY CONSULTANT

TERESA CASSIDY  
601-927-5249

## MATHEWS FARM

Registered Paints & Quarter Horses Quality Hay  
Virginia (Gigi) and Hugh Leigh  
273 Davey Dr., Benton, MS 39039  
662-673-2722

## MOORE'S USED AUTO SALES LLC

Sandra Moore-Johnson  
304 South Gallatin Street/Jackson, MS 39207  
PH :601-360-0083/Cell: 601-720-9886  
Johnsonsandra56@gmail.com

## PRIMERICA

Felisa Goodrich Williams, Senior Representative  
301 Highland Park Cove, Ste. C  
Ridgeland, MS 39157  
Phone: 601-454-5667 Business: 601-213-3590  
fgoodrich@primerica.com

## PROJECT AHEAD>>

Americans helping educate  
Americans with disabilities  
Founder/CED, Bulus E. LeFlore, Jr.  
Home: 601-267-9965 / Cell: 601-506-8963

## RENE' VARNADO

Life Coach and Process Server  
P. O. Box 1967  
Florence, MS 39073  
769-226-3277

## RODAN+FIELDS DERMATOLOGISTS

Nancy Coco, Executive Consultant  
Phone: 601-906-9717  
ncoco10@gmail.com

## ROY BROWN

Senior Sales Consultant  
Rogers-Dabbs Chevrolet - Brandon, MS  
601-825-2277  
roybrown@rogersdabbs.com

## SAVING GRACES

Charlotte McDonald Portraits & Alterations  
511 Meade Ct., Pearl, MS 39208  
(H) 601-664-7027 • (C) 601-941-8474

## SCENTED CREATIONS

Samson Greenwood, Owner  
601-573-8382

## SOUTHERN SEASONED BREADING MIX

Lisa and Barney Donald  
601-720-1527

## STATE FARM

Lazarus Taylor, Multiple Line Representative  
500 Clinton Parkway, Clinton, MS 39056  
Business # 601-924-3090  
lazarus.taylor.klzm@statefarm.com

## SWEET POTATO SWEETS

P. O. Box 325, Vardaman, MS 38878  
Ph: 662-682-9647 / Fax: 662-682-9450  
www.sweetpotatosweets.com

## SPECIALTY HEALTHCARE

Nursing Agency  
Kakeyla Manning, Owner  
P. O. Box 292, Raymond, MS 39154  
601-613-2666  
www.shnams.com / Email: k.manning@shnams.com

## STARLIGHT MAID-JANITORIAL & WINDOW CLEANING SERVICES, LLC

Charlene Cooper, Proprietor  
Office: 601-622-1557 / Fax: 601-977-9066  
starlightmaidandjanitorial@yahoo.com

## THE BEEF JERKY OUTLET

William and Jennifer Vancor, Owner  
257 Ridge Way  
Flowood, MS 39232  
601-672-2232

## TJ MAC ENTERPRISES

213 Depot St., Woodville, MS 39669  
601-888-1838 or 225-324-0282  
tjmacenterprises09@gmail.com

## TRIPS-N-TOURS TRAVEL, LLC

Customized and/or Personalized Travels  
Princets L. Cotton, Travel Specialist 601-366-1063  
Anthony Puckett, Travel Consultant 601-594-3317

## VAN "GLORIOUS" WILLIAMS

Sales Consultant  
Paul Moak Honda  
601-566-5784  
williams@paulmoak.com

## VIDEO VISION & CENEMATIC MOTION

Bruce Polie, Owner  
601-826-4585

## WHITE'S SECURITY

Dorothy White, Vice President  
601-982-9684 or 601-955-8104