

DIVIDEND CORNER

**Dividend for
June, 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.

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

**** 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%¹ 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.



**LEVINSO COLLINS INDUCTED
INTO HALL OF FAME**

Biloxi, Miss. (5/18/17) - - Eagle Express Federal Credit Union Secretary/Treasurer LeVins Collins has been inducted into the Mississippi Credit Union Hall of Fame. Created in 1993, the Mississippi Credit Union Hall of Fame is the state's highest credit union honor, recognizing individuals that have devoted their life to the philosophy and success of credit unions at the local, state or national level.

Mr. Collins joined the board of directors of Eagle Express Federal Credit Union in 1974. He has served as vice-chairman, as well as secretary/treasurer, the position he holds today. He has completed the Volunteer Achievement Program and the Volunteer Leadership Program, which are training and development programs designed for credit union volunteers.

Always willing to step out and consider new innovation, Collins encourages the credit union to embrace change and adopt new technology and services that enable the credit union to grow.

Described as quiet and reserved, through his leadership, Collins strives to create an environment where the staff is happy and the members are served and offered the best services and rates. Congratulations Mr. LeVins Collins!!



Extra Special Loan Rates



No need to "hunt" for the best new or used automobile loan rates. They're right here at your credit union! Your credit union is financing new and used autos to give you lower payments and less cost. Depending upon your credit qualifications, your rates might be as low as 1.74% APR.* Loans available to qualified borrowers and are subject to existing credit policies.

*Subject to credit approval. Some restrictions may apply. Contact the credit union for additional information.

New Service - CardValet[®]

CardValet[®] is a debit card fraud mitigation and management tool that enables cardholders to control when, where and how their debit card is used. Come on. Take control.

Download CardValet from Google Play[™] or the App StoreSM



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
 Jamelle 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.

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 Telephone: 601-355-6363
 MS WATS: 1-800-698-7570
 Eagle Express Teller: 1-800-508-9674
 FAX: 601-355-2567



Set Your Student Up For Financial Success

College is the first time some students may be in charge of their own money. Make it easier for them by opening up a Checking Account with VISA® Debit Card.* With a FREE Checking Account, they'll have these advantages:

- ★ No monthly fees
- ★ No minimum balance requirements
- ★ No per-check fees

Plus, your student will have the convenience of a VISA Debit Card – accepted wherever VISA is taken, making purchasing easy, since funds are deducted directly from their checking account. And they'll have access to surcharge free ATMs through CU24Here network, and over 5,000 shared branches through the CO-OP Network.

Open An Account Today!

Visit the credit union or call (601) 355-6363 for more information.

*Must open or have a Share Account with a minimum deposit of \$25.

Sign Up for E-Statements Today!



View your monthly financial statements online instead of receiving them through the mail. Reduce your chances of being a victim of mail fraud and receive your credit union statement electronically. You will receive notification by e-mail and enjoy safety, timeliness, and convenience. For more information about e-statements contact the credit union. If you're already registered for Eagle Express for the Web, you can find the link to begin receiving your e-statements under Self Service.

EAGLE EXPRESS FCU RECOGNIZED FOR ADVOCACY EFFORTS



Biloxi, Miss. (5/18/17) -- Eagle Express Federal Credit Union, Jackson, Miss., has been honored as one of only seventeen credit unions in Mississippi that earned an Advocacy Award, which recognizes credit unions for extraordinary efforts to protect, strengthen and expand credit unions and improve the lives of members who choose credit unions as their financial services partner. Eagle Express FCU was recognized for their achievement at the Mississippi Credit Union Association Annual Meeting and Convention, recently held in Biloxi, Mississippi.

Postal Spotlight SHIRLEY WOODS Teller



Meet Shirley Woods, Teller. With six brothers and seven sisters, this mother of three (Shawnta, Megan and Jeremiah) enjoys music, dancing and reading books. Shirley loves to cook and her favorite foods are catfish and grits. She is a diehard Pittsburgh Steelers fan (Steelers Nation) whose motto in life is "Delight yourself in the Lord and he will give you the desires of your heart."-Psalm 37:4. Shirley says God and her parents are the most influential in her life. In five years from now, she plans to be helping the homeless people and veterans in the community. Welcome to the family Shirley!

The Biggest Attack in History-WannaCry Ransomware Attack

Recent cyberattacks using known Windows vulnerabilities and ransomware spread rapidly around the world and affected hundreds of thousands of machines. The massive attack affected personal and business computers, including critical infrastructure in several countries. Unprepared organizations can experience significant losses and disruptions, but strong fundamental security practices can prevent your organization from being victimized.

The National Credit Union Administration (NCUA) reminds credit unions to verify they have implemented and tested appropriate practices and actions that can prevent them from becoming victims of the “WannaCry” campaign or similar ransomware campaigns.

BACKGROUND

Ransomware is one of the fastest-growing types of attacks on business and personal computers. The recent WannaCry attack paired ransomware with a known Windows vulnerability, one of several vulnerabilities recently revealed by a group of hackers.

Microsoft issued security patches for the publically disclosed vulnerabilities for all supported Microsoft products and is urging customers to ensure their computers are patched and are running supported software. In addition, Microsoft also took the unprecedented step of issuing some patches for three operating systems that it no longer officially supports: Windows XP, Windows 8, and Windows Server 2003.

Although the impact in the United States has, so far, been limited, NCUA believes this avenue of attack will continue to be exploited by hackers and cybercriminals. NCUA urges institutions to validate that they have appropriately secured networks and technology assets to prevent damage or disruption to operations.

MITIGATION

The United States Computer Emergency Readiness Team, or US-CERT, has issued guidance on preventing ransomware attacks. Appropriate basic security practices can help stop most attacks. In addition to guidance provided by US-CERT, consider the following:

- Verify all of your networks and endpoints are patched and updated regularly. Consider automatically updating systems where possible.
- Replace equipment running older unsupported operating systems. For those rare cases where immediate decommissioning of legacy systems is impossible, isolate those systems from core networks and sensitive and critical systems and data.
- Verify the vulnerable protocol or file—Microsoft Server Message Book 1.0 (SMBv1)—is disabled or removed from your system.
- Verify that your vendors and third-party service providers connected to your networks or holding your data have implemented appropriate security practices.
- Ensure you have complete and tested current backups of all critical systems and data.

RECOMMENDED STEPS FOR REMEDIATION

- Contact law enforcement NCUA strongly encourages credit unions to contact law enforcement upon discovery of an intrusion to report the incident and request assistance.
- Implement your security incident response and business continuity plan. Organizations should ensure they have trusted, secure backups so their response is not disruptive to the organization.

Greetings to all our members!

We want to thank everyone who attended our Annual Meeting of Members in March. We were excited to see each and every one of you. Eagle Express FCU continues to give you what matters most – high savings rates, low loan rates and low fees.

Membership remains the heart of our business. Please share the benefits of credit union membership with friends, co-workers and family and ask them to join so we can keep the membership growing strong. Also, let us know when your information changes to make sure you get our communications so you can share them with others and help grow our membership family.

We value your membership! Please stay in touch and contact us with any questions/concerns you may have. We are here to serve you.

Sincerely,
Your EEFU Family

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

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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

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bennethilda@bellsouth.net
601-896-2641

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Certified Optician - Odoms Eyecare
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ENVISION EYE CARE

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

ENVISION EYE CARE

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

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Cell: 601-260-8061
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MATHEWS FARM

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MOORE'S USED AUTO SALES LLC

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PH :601-360-0083/Cell: 601-720-9886
Johnsonsandra56@gmail.com

PRIMERICA

Felisa Goodrich Williams, Senior Representative
301 Highland Park Cove, Ste. C
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Phone: 601-454-5667 Business: 601-213-3590
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PROJECT AHEAD>>

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

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A J Shields, Group Sales Director
Ph: 601.936.5869 Cell: 601.506.3216

RENE' VARNADO

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

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roybrown@rogersdabbs.com

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lazarus.taylor.klzm@statefarm.com

SWEET POTATO SWEETS

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601-672-2232

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601-888-1838 or 225-324-0282
tjmacenterprises09@gmail.com

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williams@paulmoak.com

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601-982-9684 or 601-955-8104