

THE EAGLE



3rd Quarter
Fall 2017

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION

New Auto Buying Service at www.eagleexpressfcu.com

Average of \$3,106 off MSRP¹

THE NEW WAY TO BUY A CAR

Never overpay with our hassle-free car buying experience.

BUYING YOUR NEXT CAR HAS NEVER BEEN SO EASY

Think of your credit union's site as a **one-stop** guide to buying a new or used vehicle.

Members save an average of \$3,106 off MSRP¹ with pre-negotiated dealer rates.



- Online Credit Score
- Loan Pre-Approval
- Loan Calculators
- Black Book® Prices
- History Reports
- Safety Ratings
- Crash Test Videos

ONLINE RESOURCES

Finance with us and get discounts on maintenance, auto repairs, rental cars, hotels, and theme parks. Plus the Electronic Glovebox app for iOS and Android.



Visit www.eagleexpressfcu.com

¹ Between 7/1/16 and 9/30/16, the average estimated savings off MSRP presented by TrueCar Certified Dealers to users of TrueCar powered websites, based on users who configured virtual vehicles and who TrueCar identified as purchasing a new vehicle of the same make and model listed on the certificate from a Certified Dealer as of 10/31/2016, was \$3,106. Your actual savings may vary based on multiple factors including the vehicle you select, region, dealer, and applicable vehicle specific manufacturer incentives which are subject to change. The Manufacturer's Suggested Retail Price ("MSRP") is determined by the manufacturer, and may not reflect the price at which vehicles are generally sold in the dealer's trade area as not all vehicles are sold at MSRP. Each dealer sets its own pricing. Your actual purchase price is negotiated between you and the dealer. TrueCar does not sell or lease motor vehicles.

LOAN RATES

Per Credit Category)
Vehicles.....as Low as 1.74%* to 18.0%
Line of Credit/Signature.....11.0% to 18.0%
VISA.....10.0% to 18.0%
SHARE SECURED VISA.....4.25%
*See www.eagleexpressfcu.com for full list of current rates and specials.
See Addendum for complete rates.

All rates are based on Equifax beacon score

All rates are based on credit category.

All rates are subject to change without prior notice.

A .25% discount will be given for an existing checking account as well as an existing Visa account.

*A .25% discount will be given when applying online (through Eagle Express Web)

*FOR NEW Vehicles: A .50% discount will be given for an existing checking account as well as an existing Visa account.

NO DISCOUNTS ON OTHER EQUIPMENT, SHARE/CERTIFICATE SECURED OR VISA

NOMINATING COMMITTEE FOR 2018 ANNUAL MEETING OF MEMBERS

The Nominating Committee for the 2018 elections is as follows:

David Stovall,
Maintenance Manager, GMF

Patricia Randall,
Rural Letter Carrier-Retired

Angela Moudy, GMF

ELECTIONS WILL BE HELD FOR TWO (2) DIRECTOR POSITIONS. Nominations may be submitted directly to any member of the Nominating Committee. Sealed nominations will be accepted at the credit union office and turned over to the chairperson of the nominating committee.

DEADLINE FOR SUBMITTING NOMINATIONS TO THE COMMITTEE IS NOVEMBER 20, 2017 BY 4:00 PM.

Please speak with your nominee to assure that he/she is willing to serve if elected before submitting. Only credit union members are allowed to nominate.

DIVIDEND CORNER

Dividend for September, 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

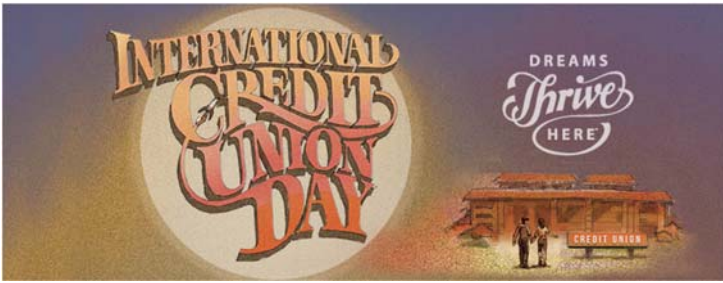
November 23

Christmas Day

December 25

New Year's Day

January 1, 2018



2017 INTERNATIONAL CREDIT UNION DAY: DREAMS THRIVE HERE

International Credit Union Day celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize the hard work and share member experiences. ICU Day has been celebrated on the third Thursday of October since 1948.

The ultimate goal is to raise awareness about the great work that credit unions are doing around the world and give members the opportunity to get more engaged. The day of festivities for credit unions and financial organizations globally include fundraisers, open houses, contests, picnics and parades.

The 2017 International Credit Union Day theme – "Dreams Thrive Here" illustrates how credit union and other financial cooperatives serve as catalysts to make different professions, personal choices and career paths real. Celebrate with us on Thursday, October 19, 2017.

2017 Scholarship Recipients



Avery Alden Harris graduated from Harris Christian Home School. He is currently enrolled at Jones County Junior College in Ellisville, Mississippi, majoring in the Industrial Electronics/Instrumentation Program.



Weslee-Parks Patti will be starting her sophomore year at Mississippi State University. Hail State!

Congratulations to our 2017 Scholarship winners. We wish both of our winners GOOD LUCK in their education and their futures.

CUAid Activated for CU People Affected by Harvey and Irma



The National Credit Union Foundation (the Foundation) has activated the online disaster relief system CUAid.coop to raise money for credit union people affected by Harvey and Irma. Credit union supporters in every state can make donations at cuaid.coop.

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
 LeVinsco 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
 Jannelle 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.

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 Jackson, MS 39201
 Telephone: 601-355-6363
 MS WATS: 1-800-698-7570
 Eagle Express Teller: 1-800-508-9674
 FAX: 601-355-2567



Help for the Holidays

2017 SANTA LOAN

Looking for ways to make your holiday season easier? Start with a SANTA loan from Eagle Express FCU. You'll find an affordable solution that will help you through all your holiday shopping.

Beginning October 2017- qualified borrowers can:

- ◆ Borrow \$1,200.00
- ◆ For 12 months
- ◆ As low as 12% APR*

Don't face the holiday season without the help you need. Apply online at www.eagleexpressfcu.com for your holiday loan or give us a call at 601-355-6363.



**Annual Percentage Rate. All loans subject to credit approval. Restrictions may apply.*

Vehicle Loans: Peace of mind on the go.

Whether you prefer waterways to highways, or two wheels to four, we have every type of loan you could want. With low rates and affordable payments, our loans are some of the best in Mississippi.

Enjoy peace of mind by adding payment protection to your loan. We offer Debt Protection as well as MBP (Mechanical Breakdown Coverage) and GAP (Guaranteed Asset Protection) on qualified loans.

So stop stressing. Speak with one of our loan officers today and get pre-approved. Apply online at www.eagleexpressfcu.com.



Certain restrictions may apply. Rates based on approved credit and discounts. Contact the credit union for additional details.

ANNUAL MEMBERSHIP MEETING

THE 83RD ANNUAL MEETING OF MEMBERS WILL BE HELD MONDAY, MARCH 5, 2018. THERE WILL BE FOOD AND DOOR PRIZE DRAWINGS. PLEASE MARK YOUR CALENDARS FOR THIS IS ONE EVENT YOU DON'T WANT TO MISS. LOCATION AND TIME ANNOUNCED AT A LATER DATE. SEE YOU SOON.



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

EXCELLENCE LAWN CARE

Dylan Chain
662-386-5589

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

RAINBOW

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

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 Donald, Owner
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

UNIQUE MOTORS

Chris Wartes
601.317.5133
www.uniquemotors.com

VAN "GLORIOUS" WILLIAMS

Sales Consultant
Paul Moak Honda
601-566-5784
vwilliams@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