

THE EAGLE



2nd Quarter
Summer 2020

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION

AUTO LOANS-The right auto loan for the car of your dreams.



Searching for a low - rate auto loan? Then you've come to the right place! We want you to get a deal

you'll be proud of. EFCU offers competitive auto loan rates as low as 1.74%APR*, 100% financing, no payments for up to 45 days, flexible terms and the convenience and personalized service of a credit union with each of our auto loans. All of this and we never charge an application fee. Apply for a car loan today!

**Certain restrictions may apply. All rates based on Equifax beacon score and credit category. All rates are subject to change without prior notice. Contact the credit union for additional details.*

OUR LOBBY IS NOW OPEN, however we encourage you to continue to use the drive thru and remote services. If you need to open an account, speak with a loan officer or other employee please call and set up an appointment. Thank you for helping to keep our staff safe.

LOAN RATES

(Per Credit Category)

Vehicles.....as Low as 1.74% APR* to 18.0% APR
Line of Credit/Signature.....11.0% APR to 18.0% APR
VISA.....10.0% APR to 18.0% APR
SHARE SECURED VISA.....4.25% APR

*See www.eagleexpressfcu.com for full list of current rates and specials. See Addendum for complete rates.

All rates are expressed as Annual Percentage Rate (APR)

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

CHANGE TO REG CC-FUNDS AVAILABILITY

Effective 7/1/2020, we are increasing the amount we make available for withdrawal by checks not subject to next day availability to \$225. In addition, the amount available for withdrawal on exception holds for large deposits, new accounts and the amount for determining a repeat overdraft is increasing to \$5,525.

VACATIONS HAPPEN!



Take a vacation anytime with a loan from Eagle Express FCU. Borrow \$1,200 for 12 months at 12.00% APR*. Don't miss the opportunity to take a well-deserved vacation!

**APR=Annual Percentage Rate. 12.00% APR is for a 12-month term. Not all applicants may qualify. Terms and conditions are subject to change without notice. Certain restrictions may apply.*

DIVIDEND CORNER

Dividend for June, 2020

Regular Shares.....	0.25% APY
I.R.A. Shares.....	0.75% APY
Share Draft.....	0.25% APY
Christmas Club.....	0.25% APY

Share Certificates of Deposit:*

6 month.....	0.25% APY
1 year.....	0.85% APY
2 year.....	1.11% APY
3 year.....	1.36% APY
4 year.....	1.61% APY
5 year.....	1.86% APY

*Rates are subject to change. Rates are expressed as Annual Percentage Yield (APY) For Information on Savings, Fees or Terms applicable to advertised accounts, call the Credit Union Office. Minimum \$500.00 to open, compounded monthly.



2020-2021 NON-BUSINESS DAYS

Martin Luther King's Birthday
January 20
Presidents' Day
February 17
Memorial Day
May 25
Independence Day
July 3
Labor Day
September 7
Columbus Day
October 12
Veterans Day
November 11
Thanksgiving Day
November 26
Christmas Day
December 25
New Year's Day
January 1, 2021

OUR RATES HAVE CHANGED

Effective as of: 5/19/20

Rates are expressed as Annual Percentage Yield (APY)

DIVIDENDS

Regular Shares	0.25% APY
IRA Share Account	0.75% APY
Share Draft/Checking	0.25% APY
Christmas Club Account	0.25% APY

SHARE CERTIFICATES

(Compound monthly, \$500 Minimum)

6 month	0.25% APY
1 year	0.85% APY
2 year	1.11% APY
3 year	1.36% APY
4 year	1.61% APY
5 year	1.86% APY

WE NOW DELIVER MORE THAN JUST **FREE CHECKING.**

Eagle Express
FEDERAL CREDIT UNION

Our checking accounts now offer Flex Rewards - with the option to earn up to 1.26% APY*. Open yours today!

Requirements apply. Stop by our location or visit www.eagleexpresscu.com for details.

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

COVID-19 SCAMS TO WATCH OUT FOR



1. The fake cure scam. Scammers are peddling bogus cures and vaccines. If you're offered a drug or vaccine to fight coronavirus — especially by a company you've never heard of — you're looking at a scam.

2. Phishing emails from the "World Health Organization" (WHO). Scammers are sending out emails which appear to be from the WHO, but are really an attempt to get you to share personal information.

3. Fake charities. Everyone wants to help those stricken by the virus, but be sure to check out the authenticity of a charity before making your donation.

4. Malicious websites. Scammers have set up websites full of information on COVID-19 with the intention of gaining access to your device. Don't download any links or open attachments from non-reputable sources.

5. Fake funding scams. Criminals invent a "research team" supposedly on the verge of discovering a cure for COVID-19 — they just need your donation. Of course, all funds donated to this alleged team will go directly into the scammers' pockets. Only donate to verified causes.

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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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WHY IS THERE STILL A SHORTAGE ON SOME GOODS?



As the calendar turns from May to June, America is sailing into its fourth month of living with the new reality of the coronavirus pandemic. And part of that reality means empty store shelves.

Customers' growing frustration has reached such extremes in some places that it has escalated into physical confrontations and actual larceny — over rolls of toilet paper. In mid-March, Florida sheriff's deputies arrested a man for allegedly stealing 66 toilet paper rolls from a Marriott hotel. In early April, Beverly Hills cops found 192 rolls of toilet paper in a stolen SUV. Customers are clearly fed up with seeing empty store shelves.

What's behind the ongoing shortage of basic commodities like toilet paper? Why are we still seeing a dearth in supply weeks after the initial onset of the pandemic and the nationwide lockdown? When will the shortage end?

Manufacturers explain that the bare shelves we saw when the pandemic first began dominating headlines were likely due to the panic that swept through the country. The hysteria was fanned by fear-mongering articles on some news sites that had very little basis in actual, proven facts.

This, in turn, led to frantic customers swarming stores and buying out paper towels, hand soap, disinfectant and toilet paper. Suppliers weren't properly prepared to meet the overwhelming demand, and goods were understandably limited or unavailable until they could replenish their stock. In fact, according to IRI, a market research firm, demand for toilet paper swelled to such great heights in March, that sales peaked at \$1.45 billion for the four-week period ending March 29. That's a 112% increase from a year earlier.

"I can't give you an exact number, but I will tell you we're making more than ever," says Arist Mastorides, president of family care for Kimberly-Clark North America, maker of Cottonelle toilet paper and other dry goods. "It's a significant amount to cover what we think will be used with people traveling less and staying home more."

But why haven't they caught up with the demand by now, nearly two months later?

Eric Abercrombie, spokesman for Georgia-Pacific, the company that makes Quilted Northern toilet paper, explains that the shortage is due to a shift in the demand with the nationwide lockdown. It's not that Americans are using more toilet paper at home than they do at work; it's that they use a different kind. The bath tissue generally sold to the commercial market is made of one-ply recycled fiber, while the kind favored by consumers is a softer product made of two-ply virgin fiber. Suppliers need to adapt to this shift for meeting the changing demands.

Some other products, like paper towels and hand soap, are still in short supply as manufacturers struggle to restock the shelves emptied a few months ago. There have also been some interruptions in the supply chain as workers called in sick after contracting the virus or chose not to come into work to keep themselves safe from becoming infected.

But there is hope on the horizon for the frustrated consumer. Manufacturers assure the public that they are hard at work to meet the changing demands and to replenish depleted stock in stores around the country. Factories are running 24/7 and temporary workers are being called upon to cover for employees who stay home. In just a few weeks, the manufacturers say, customers should be seeing fully stocked shelves once again.

THESE ARE MEMBER OWNED BUSINESSES:

ISTAR ACCOUNTING@CONSULTING, LLC

Lynette Suttlar, Accountant
Ph: 601-503-6610
lstarbk@gmail.com

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601-506-1487

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601-941-3199

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Cell: 601-559-7130
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Kathy Horne, Consultant
kathyhorne12@yahoo.com
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601-946-5675

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All Occasions
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bennethilda@bellsouth.net
601-896-2641

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601-849-2822

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

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fivestarexterminating@gmail.com

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Larry Sanders, Consultant
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MOORE'S USED AUTO SALES LLC

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PROJECT AHEAD>>

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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

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769-226-3277

SANFORD FINANCIAL SERVICES

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500 Clinton Parkway, Clinton, MS 39056
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STARLIGHT MAID-JANITORIAL & WINDOW CLEANING SERVICES, LLC

Charlene Cooper, Proprietor
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