

# THE EAGLE



4th Quarter  
Winter 2020

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION



## AUTO LOANS THAT MAKE YOU SMILE

Whether you're buying a new car, a used car, or just refinancing your existing auto loan - an EAGLE EXPRESS FCU Auto Loan can put more money in your pocket. No payment is required for 45 days,\* terms are flexible and rates are as low as 1.49% APR\*. Now that's smart. EFCU smart.

\*Rate shown is available based on discounts, loan term, credit-worthiness and collateral condition. Rate availability is subject to change and credit approval. Restrictions may apply. Contact the credit union for additional details.

## LIFE CHANGES

As circumstances in your life change don't forget about your account in the credit union. Your credit union account is considered a "Pay on Death" account. Meaning that the balance in the account goes to the joint owner(s), if living. If the joint owner(s) are deceased the funds will go to the beneficiary(s) listed on your account. Please make sure you update your account when necessary, such as, marriage, divorce or death of the owner (s) or beneficiary(s). If no joint owner(s) are beneficiary is listed the account will be paid out to your estate. Please contact the credit union if you would like to make changes.

## LOAN RATES

(Per Credit Category)

Vehicles.....as Low as 1.49% 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](http://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 .50% discount will be given for an existing checking account as well as an existing Visa account.

\*A .50% discount will be given when applying online (through Eagle Express Web)

Other Equipment: \*A .50% discount will be given when applying online (through Eagle Express Web)

NO DISCOUNTS ON SHARE/CERTIFICATE SECURED OR VISA

## ANNUAL MEETING of MEMBERS



Our Annual Meeting will be held on Monday, March 1, 2021\* at the Jim Buck Ross Agricultural and Forestry Museum. Registration will begin at 5:30 p.m. and the meeting will start promptly at 6:00 p.m. All members are welcome to attend the annual meeting. There will be fun, food, fellowship and cash prizes. **ONLY CREDIT UNION MEMBERS WILL BE ELIGIBLE TO WIN!**

\*This meeting is subject to change due to the pandemic. We will post via website and email closer to the date with updated information.

## DIVIDEND CORNER

### Dividend for December, 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:\*

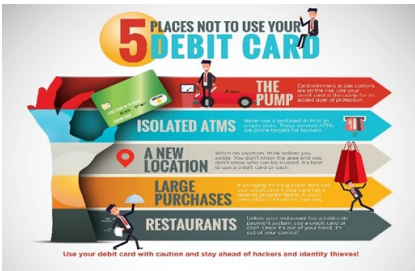
6 month.....	0.25% APY*
1 year.....	0.70% APY*
2 year.....	0.85% APY*
3 year.....	1.06% APY*
4 year.....	1.26% APY*
5 year.....	1.46% APY*

\*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.



## 2021-2022 NON-BUSINESS DAYS

- Martin Luther King's Birthday  
January 18
- Presidents' Day  
February 15
- Memorial Day  
May 31
- Independence Day  
July 5
- Labor Day  
September 6
- Columbus Day  
October 11
- Veterans Day  
November 11
- Thanksgiving Day  
November 25
- Christmas Day  
December 24
- New Year's Day  
December 31



## The pump

Card skimmers at gas stations are on the rise. Use your credit card at the pump for an added layer of protection.

## Isolated ATMs

Never use a secluded ATM in an empty store. These isolated ATMs are prime targets for hackers.

## A new location

When on vacation, think before you swipe. You don't know the area and you don't know who can be trusted. It's best to use a credit card or cash.

## Large purchases

If springing for a big-ticket item, use your credit card. If your card has a rewards program tied to it, you'll earn a little in return for your buy.

## Restaurants

Unless your restaurant has a tableside payment system, use a credit card or cash. Once it's out of your hand, it's out of your control!

Use your debit card with caution and stay ahead of hackers and identity thieves!

## SANTA LOANS



Get \$1200 for 12 months at 12% APR. Apply today so you can pay off credit cards with a higher rate that you used for your holiday shopping. For more information, stop by or call us at 601-355-6363. This loan ends February 1, 2021.

## Instant Issue Debit Cards

Eagle Express now offers Temporary Instant Issue Debit Cards! With Instant Issue you can walk into our branch and receive a new card for free. Your card will be available for use in 24 hours. If your cards are lost or stolen, you can get a replacement in a matter of minutes. Now, that's convenience! Contact the credit union for additional details.

## DORMANT ACCOUNTS

Any membership account that has had no activity for a period exceeding twelve (12) months is considered a **Dormant Account**. All dormant accounts, with a balance of less than \$100, are charged a non-refundable monthly fee of \$10. Avoid dormant fees by making a transaction at least once a year.

## 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  
 Jay Graham  
 Judy Presley  
 Willie Liddell, Jr.  
 Danny Williams

## CREDIT UNION STAFF

Katie Nelson, CEO/Manager  
 Joey Minton, Asst. Manager  
 Tammy Henderson, Loan/Collection Mgr.  
 Valerie Linson, Office Manager  
 Jamelle Wells, Head Teller  
 Brianna Kildare  
 Kim Godziszewski  
 Jannie Luckett  
 Carrie Sanders  
 Jessica Spears  
 Keonia McClendon

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



## 5 WAYS TO PAY OFF A LOAN EARLY



If you're like most Americans, you owe money on a large loan. Whether that's credit card debt, a mortgage and/or a car loan. Loan debt is part of your life and that means you're looking at hundreds of dollars in interest over the life of the loan. There's also the mental load of knowing you'll be paying on the debt for years to come.

Did you know there are simple tricks you can employ to lighten the load? Using a carefully applied technique, you can pay off your mortgage, auto loan, credit card debt and any other debts you're carrying sooner than you thought possible. These tricks are light on your finances, but they can make a big difference to the total interest you'll pay over the life of the loan and get you debt-free faster.

**1. Make bi-weekly payments**-Instead of making monthly payments on a loan, do half-payments every two weeks. This way, your payments will be applied more often so less interest can accrue. You'll also be making 26 half-payments each year, which translates into an annual extra full payment, shortening the life of the loan by several months or even years.

**2. Round up your payments**-Round up your monthly payments to the nearest \$50 to shorten your loan. The difference is usually too small to make a tangible dent in your budget, but large enough to knock a few months off the life of the loan and save significantly in interest.

**3. Make one extra payment each year**-If you can't make bi-weekly payments, but you like the idea of an extra yearly payment, accomplish the same goal by committing to just one more payment in the year. You'll only feel the squeeze once (tax or bonus time, perhaps) and you'll still shorten the life of the loan.

**4. Refinance**-If interest rates have dropped since you took out your loan or your credit has improved dramatically, contact Eagle Express to ask about refinancing, whether the loan is with us or not. Refinancing makes the most sense if it can help you pay down the loan sooner. With a lower interest rate, you should easily be able to afford shortening the life of the loan.

**5. Boost your income**-Cut the life of your loan short by earning more money and putting the extra cash towards your loan. Consider selling stuff on Amazon, moonlighting as a consultant or taking on a side job.

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## EAGLE EXPRESS MEMBER SCHOLARSHIPS



Your credit union's scholarship program will be awarding two (2) scholarships to member students in good standing. One scholarship for \$1000 and one for \$500. Applicants must meet all the general requirements before submitting an application. A list of details can be found online at [https://www.eagleexpressfcu.com/PDFs/2017\\_01\\_scholarshipRequirementsAndApplication.pdf](https://www.eagleexpressfcu.com/PDFs/2017_01_scholarshipRequirementsAndApplication.pdf). Deadline to apply is June 1, 2021.

Don't miss out on this opportunity. Must be a member to apply!!

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### Update Information - Keep Your Account Up-to-Date

Moved recently? Got a new phone number? Or whatever the case may be, please keep your account updated. Don't miss out on important information. Just fill out this form and send it to us and we'll update your information in our system to ensure accuracy.

Name \_\_\_\_\_ Member # \_\_\_\_\_

Address \_\_\_\_\_

E-Mail Address \_\_\_\_\_

Telephone Numbers: Home \_\_\_\_\_ Work \_\_\_\_\_ Cell \_\_\_\_\_

NOTE: \*A copy of your driver's license is required for verification purposes.

Signature \_\_\_\_\_ Date: \_\_\_\_\_



# THESE ARE MEMBER OWNED BUSINESSES:

## ISTAR ACCOUNTING@CONSULTING, LLC

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

## A LIL OF EVERYTHING

Home of all your Sporting Merchandise  
601-366-1063  
Leave Message

## 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 Billbrew, Owner  
601-941-3199

## BILBREW REALTY, INC.

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

## 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

## 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

## FIVE STAR EXTERMINATING

Sheldon Robinson, Owner/Exterminator  
Phone: 601-259-1241  
fivestarexterminating@gmail.com

## HOW DO YOU WANT IT REMODELING

James Johnson, Owner  
601-238-5349

## LEWIS LOGGING

Albert 'Vince' Lewis, Co-Owner  
Family Owned and Operated  
601-586-1912

## M. L. JOHNSON & ASSOCIATES, LLC

Mae Johnson, Realtor  
Broker/Owner  
Office: 601-898-1138 • Cell: 601-720-1138  
mljohnsonrealtor@comcast.net

## MARY KAY COSMETICS

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

## MOBILITY PLUS

Larry Sanders, Consultant  
Ph: 601-502-3555  
larry.sanders@mobilityplus.com

## 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 Alignment Strategist  
P. O. Box 1967, Florence, MS 39073  
WWW.INFONIX.CC  
769-226-3277

## SANFORD FINANCIAL SERVICES

James & Hazel Sanford  
4500 I-55 N, Suite 214, Jackson, MS 39211  
601-953-8259

## 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

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

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

## THE ANNIMAL KINGDOM

Kenny Staten, Owner  
Poshmark.com/closet/ksweep10  
850-207-4191

## 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

Executive Sales  
Herrin-Gear Autoplex  
601-566-5784  
two2canwin@gmail.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