

THE EAGLE

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION



3rd Quarter
Fall 2020



International Credit Union Day October 15, 2020

International Credit Union (ICU) Day celebrates the spirit of the global credit union movement. This day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences.

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

On October 15, 2020, join your credit union family as we celebrate the 72nd anniversary of ICU Day! Light refreshments and giveaways will be available all day in the credit union lobby.

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

NOMINATING COMMITTEE FOR 2021 ANNUAL MEETING OF MEMBERS

The Nominating Committee for the 2021 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 16, 2020 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, 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.



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

AUTO LOANS AS LOW AS 1.74% APR*



It pays to be a credit union member — especially when you're in the market for an auto loan. Take

advantage of our competitive auto rates. With rates as low as 1.74% APR*, you can purchase a new or used vehicle or re-finance your existing auto loan from another lender to lower your payments. Ask your Loan Officer for more information about our loan protection options.

*All rates are based on Equifax beacon score, credit category and are subject to change without prior notice. Certain discounts do apply. Contact the credit union for additional information.

TEACH BANZAI!

With everything and everyone going virtual due to the pandemic, what better way to teach your children about saving and the future? Introducing BANZAI! The interactive course that has taught millions of student's real-world finance. Banzai exposes your child to lifelike financial scenarios. You can choose between courses that fit your child's age and it's FREE. Go ahead and teach the value of a dollar. Visit the website at www.teachbanzai.com and sign up.

A CHRISTMAS LOAN JUST FOR YOU

Worries over paying for Christmas shouldn't distract from this special season. Here is a great option to help you get through this wonderful and sometimes chaotic time of year.



Just in time for the Holidays! If you need a little extra cash this holiday season, we can help with our SANTA loan. Beginning October 1st, you can borrow \$1200 at 12% APR for 12 months. So, don't let finances derail your holiday cheer! Take the pressure off with some extra cash and apply for your SANTA loan today.

*Annual Percentage Rate. All loans subject to credit approval. Restrictions may apply. Contact the credit union for additional information.

ANNUAL MEETING



ANNUAL MEMBERSHIP MEETING

Join us MARCH 1, 2021 for the 86th ANNUAL MEETING OF MEMBERS. There will be FUN, FOOD AND DOOR PRIZE DRAWINGS. Mark your calendars for this is an event you don't want to miss. Location and time to be announced at a later date. We hope to see you there.

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
 Janelle Wells, Head Teller
 Brianna Kildare
 Kim Godziszewski
 Jannie Luckett
 Carrie Sanders
 Jessica Spears
 Kenoia 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.

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 Eagle Express Teller: 1-800-508-9674
 FAX: 601-355-2567





2020 SCHOLARSHIP RECIPIENT

Joshua Lee Smith is an honors graduate of Porter's Chapel Academy in Vicksburg, MS. He is the son of Patrick and Trish Smith. Josh is also the grandson of 2 former US Postal Employees: Bobbie Wigley (grandmother), mail handler and clerk and Nellie Bailey (great grandmother) postmaster of Pattison, MS. Josh is currently enrolled at Hinds Community College to obtain prerequisites before transferring to Mississippi State University. While at MSU, Josh plans to major in Wildlife Biology and minor in Forestry.

Congratulations Josh. Keep striving for EXCELLENCE!

THE EAGLE LIGHT

- ◆ The EEFCU Family would like to extend our heartfelt congratulations to Mr. David Kinison on his retirement. David was with the credit union for more than 15 years as the Assistant Manager. He was a dedicated and loyal employee and will be truly missed. We hope that he thoroughly enjoys this new time in his life.
- ◆ Congratulations are also in order to our newest bundle of joy - Ms. Jasna La'Niyah McClendon daughter of our Keonia and Jason McClendon. Jasna was born July 15 and weighed 7 pounds 6 ounces.
- ◆ We would like to welcome to the Credit Union Family Mr. William Joseph (Joey) Minton, our new Assistant Manager. Joey was born and raised in Oxford, MS, where most of his family still lives. After high school, he started in banking as a teller at 17 years old with no aspirations to start a career in finance. For four years, while attending college full time, Joey worked part-time as teller, a customer service rep, and a loan assistant at a local bank.



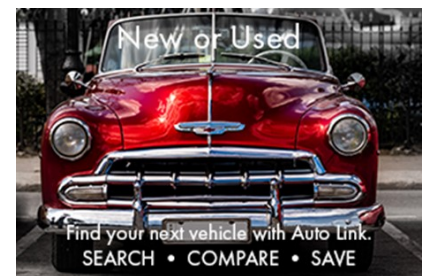
After graduating from college with a BBA in Banking and Finance, he moved to Memphis, TN, where he worked in loan operations, consumer lending, and commercial lender. After two years, Joey moved back to Oxford where he was a consumer lender and bank compliance officer. After 8.5 years he was offered a job as the manager of loan operations at a small Oxford bank. After about two years, he worked at a large national bank in Jackson, MS in credit administration and auditing.

Joey comes to us from another local credit union. He has also worked as a credit union auditor and has a vast knowledge of credit unions and the credit union movement. We are excited to have him on the Eagle Express team.

THE NEW WAY TO BUY A CAR!

Forget the hassle of hopping from dealer to dealer and scouring the papers for a great deal on your next vehicle. Now, you can buy your next car from the comfort of your own home with our online car buying services!

- Find New and Used Cars For Sale Close To You
- Take A Virtual Test Drive
- Calculate Your Loan Payment
- Get Pre-Approved
- Check Your Credit Score For Free
- Pull Vehicle History Reports and Safety Ratings



After you've purchased your vehicle, we'll also give you a 3-year membership to MyEZCarCare, complete with auto maintenance and travel discounts, an Electronic Glove Box, and roadside assistance!

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 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

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

SPECIALTY HEALTHCARE

Nursing Agency
Kakeyla Manning, Owner
667 Highway 51, Ridgeland, MS 39157
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 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

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two2canwin@gmail.com

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Bruce Polie, Owner
601-826-4585

WHITE'S SECURITY

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