

# THE EAGLE



1st Quarter  
Spring 2020

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION

## ANNUAL MEETING OF MEMBERS



Thanks to all who could attend our annual meeting on March 2nd!

We're always happy to see members eager to engage in the credit union process. We're also very happy to be able to share with you the great strides we've taken throughout 2019. As a credit union, our successes are your successes.

Remember, the 86<sup>th</sup> annual meeting will be held March 1, 2021. Location and time will be announced at a later date. Please plan to attend.

**2020 Door Prize Winners** - Congratulations are in order for the following CU members: **\$100.00**-George Adams and Sheila Patterson; **\$50.00**-Vernon White and W C Tadlock; **\$25.00**-Angie Spell, Keeric Sanders, Larry Sanders, Kathryn Worthy, Donnie Keith, Louise Moore, Carolyn Adams, Weslee Patti, Katrina Huttie, & Stephanie P Smith.

CONGRATULATIONS to LeVins Collins and Jay Graham for being elected to the Board of Directors for a three (3) year term.

Planning for the well-being of your family is essential and ensuring your beneficiary designations are correct is just one more way you can protect them long after you are gone. Take time now to update your beneficiaries. If you have any questions about your accounts, please reach out - we are happy to answer your questions.



## 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](http://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

## WOOHOOO!

## WE ARE UPDATING OUR WEBSITE!

Our website is getting an upgrade! We know this upgraded website will greatly enhance your overall credit union experience. The more familiar you become with our website, the more we now... **you'll flip for it!** Please understand with any 'upgraded' situations may occur. If you have any questions/concerns please contact the credit union.

## FIND YOUR NEXT CAR ON AUTO LINK!

Our mission is to help you save money on important decisions like buying a car. You can take a Virtual Test Drive from the comfort of your home. The price curve tool will tell you if each listing is fairly priced. Search for better deal on similar vehicles with the Find Better Price tool. All auto loan members will receive a free my EZ Car Care Membership to save you money on auto service and travel. Click Auto Link on the website the next time you're ready to buy a new ride!

## DIVIDEND CORNER

### Dividend for March, 2020

Regular Shares.....	0.50% APY
I.R.A. Shares.....	1.00% APY
Share Draft.....	0.50% APY
Christmas Club.....	0.50% APY

### Share Certificates of Deposit:\*

6 month.....	0.50% APY
1 year.....	1.10% APY
2 year.....	1.36% APY
3 year.....	1.61% APY
4 year.....	1.86% APY
5 year.....	2.11% 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.

## 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



## BUILD THE PERFECT CAR LOAN



Whether you are buying a car, boat motorcycle, or recreational vehicle, we offer low-rate loans with flexible terms to fit your budget.

Plus, our convenient services can help you get behind the wheel with ease.

With a new or pre-owned car loan from Eagle Express you'll:

- SAVE with rates as low as 1.74% APR\*
- STRETCH out your payments with our flexible terms
- LOWER your out-of-pocket expense with up to 100% financing
- ENJOY no payments for 45 days

So, come see us FIRST! We've Got the Keys to Your New Car!

*\*All rates are based on Equifax beacon score and 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*

## FLEXIBLE REWARDS

Enjoy lots of great features and services with your checking account at Eagle Express Federal Credit Union!

### REWARD

- Earn up to 1.26% APY\* on balances up to \$10,000
- Minimum balance to earn dividend \$300
- No minimum to open account
- ATM surcharge refunds nationwide (up to \$10.00)\*\* and MUCH, MUCH MORE!

Certain restrictions do apply. Contact the credit union for details.

*\*Annual Percentage Yield (APY). No minimum to open account. Reward will post within first 5 days of the following month. Rate tiers are as follows: 1.26% APY applies to balances of \$300.00 - \$10,000 and 0.50% APY applies to balances over \$10,000 as long as qualifications are met each month. If qualifications are not met 0.50% APY applies to all balances. \*\*Domestic ATM fee refunds up to \$10 per cycle when qualifications are met. \*\*\*No negative accounts and loans cannot be past due more than 14 days. Rates subject to change. No monthly service charge. Federally insured by NCUA.*

Each year, your credit union offers 2 scholarship awards to member students in good standing. You must be enrolled in an undergraduate program at a Junior College or a 4-year College or University.

Deadline to submit all required information is June 30. Additional details are available on our website at [www.eagleexpressfcu.com](http://www.eagleexpressfcu.com)

### 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  
David Kinnison, Asst. Manager  
Tammy Henderson, Loan/Collection Mgr.  
Valerie Linson, Office Manager  
Janelle Wells, Head Teller  
Brianna McBride-Cook  
Kim Godziszewski  
Jannie Luckett  
Carrie Sanders  
Jessica Spears  
Kenoia McClendon

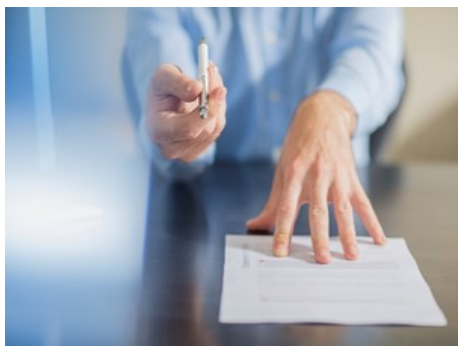
NOTICE: The Credit Union newsletter is an official publication of Eagle Express Federal Credit Union. This newsletter serves as an official notice to the Credit Union membership of all matters contained within.

### EAGLE EXPRESS FEDERAL C.U.

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



## WHY YOU SHOULD NEVER ABBREVIATE 2020



It may be a new year, but scammers are still looking for ways to con you out of your money. Experts are warning of a new scam that involves changing the date on important documents.

Most of us are accustomed to abbreviating the date by using just the last two digits when we need to write it. While it was fine to do in the past, continuing this practice in 2020 can be problematic. With the two sets of digits that make up the new year being identical, abbreviating the date on documents opens us up to multiple scams.

First, let's take a look at what happens if the date is changed to an earlier year. If a scammer gets their hands on a check that was made out to you and decides to backdate it, the check may no longer be valid. Similarly, if you signed a legal document or a contract this year and a scammer adds "19" to the end of the "20" you wrote to indicate the year, it now looks as if you signed this document in 2019. Consequently, your contract may no longer be valid. If this scam is pulled off on paperwork for an outstanding debt, your debt will now appear to be overdue.

The other way this scam can be executed is for the date to be changed to a future year. To pull this off, criminals will change your "20" to "2021" or even later. If someone signed a document agreeing to start paying you for services you rendered in 2020, they can make it appear as if they don't owe you any money until next year. Also, if you've neglected to pay a debt that is already past the statute of limitations, a scammer can modify the year on the relevant documents to make it appear as if you are still accountable for the debt.

The 2020 scam is easy to avoid. Simply add this to your list of New Year's resolutions: Don't abbreviate the year. Train yourself to write out "2020" in its entirety when signing important paperwork of any kind.

### BANZAI-Your Financial Literacy Coach

A blue square containing a white exclamation mark and the letter 'B' in a bold, sans-serif font.

Using lifelike situations, Banzai lets you teach your student real-world financial literacy. Students learn how to make hard decisions, protect their credit and even go through the home-buying process. It gives you the right course and is designed with you in mind. Use Banzai for FREE today-all thanks to your credit union.

## SAVING SMARTS

For the responsible adult who thinks about being prepared for the future, savings are a fixed expense that is built into the monthly budget just like car payments and insurance. For most people, though, this habit does not come naturally. It needs to be acquired and practiced. Teach your kids those saving smarts now when they're young to help make it a lifetime habit they've already mastered by the time they hit their 20s.



**This month's goal:** Give your kids a clear understanding of why saving is crucial to financial wellness and how to make it happen.

**Your Turn:** Do your kids spend their allowance, chore money and money they earn from odd jobs as soon as they have it? Or do they save up for larger purchases?

# 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

## 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