

THE EAGLE



2nd Quarter
Spring 2019

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION



Eagle Express Federal Credit Union Recognized for Advocacy Efforts

Biloxi, Miss. (5/17/19) - Eagle Express Federal Credit Union, Jackson, Miss., has been honored as one of only 21 credit unions in Mississippi that earned an Advocacy Award, which recognizes credit unions for efforts to protect, strengthen, and expand credit unions. Eagle Express FCU was recognized for their achievement at the Mississippi Credit Union Association Annual Meeting and Convention, recently held in Biloxi, Mississippi.

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



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

Vacation Loans



Wishing you were somewhere off the Florida Keys, white sand and a tropical drink melting in your hand? With a vacation loan, you can go anywhere you desire! Vacation loans are offered year-round and are perfect for helping you plan for your vacations! Take advantage of our Vacation loan which is \$1,200.00 payable over 12 months at 12.00% APR. Certain restrictions may apply. Contact your credit union today!

DIVIDEND CORNER

Dividend for June, 2019

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.

2018-2019 NON-BUSINESS DAYS

Martin Luther King's Birthday
January 21
Presidents' Day
February 18
Memorial Day
May 27
Independence Day
July 4
Labor Day
September 2
Columbus Day
October 14
Veterans Day
November 11
Thanksgiving Day
November 28
Christmas Day
December 25
New Year's Day
January 1, 2020



Please Update Your Contact Information

Have you moved recently, changed your email address or phone number? Please be sure we have your most current mailing address, email address and telephone number. This information is critical so we can contact you quickly in the event of suspected fraudulent activity or to provide you other important information about your account. To provide us your updated information, please call us at 601-355-6363 or stop by the branch. You can also update your information in Eagle Express Web Banking. Simply log in and click on the Wheel icon. Scroll down to Personal Information and update!



For a limited time, **GET \$500 TOWARD YOUR CLOSING COSTS*** when you get a HELOC of \$50,000 or more with Eagle Express. **Spring is the perfect time to spruce things up around the house - or maybe you are getting ready to send a child to college. Whatever your need, we have solutions to help you.** Our Home Equity Lines of Credit are a great way to use the equity you already have in your home to help fund the things that you need.

**Offer is only valid for new Home Equity Lines of Credit and on lines of \$50,000 or greater. Offer may expire at any time.*



Benefits of a car loan from your Credit Union

If you're thinking about buying a new or used car, truck or SUV your credit union is a great choice for a loan. At Eagle Express, we realize our members' financial needs may vary. The same auto loan might not work for everyone. With rates as low as *1.74% APR and 100% financing, you'll finally stop dreaming and start driving. So, whether you're buying a new or used vehicle or just simply refinancing, we have a loan that will work for you.

Certain restrictions may apply. All rates are subject to change without prior notice. Contact the credit union for additional details.



Are you ready for some FUN, FUN, FUN?

Please join us for the 25th Annual Blue Bell Ice Cream Safari Saturday, July 13, 2019 at 10:00 am at The Jackson Zoo
2918 West Capitol St,
Jackson, Mississippi 39209

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 Lockett
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



5 WAYS TO AVOID CREDIT FRAUD

1. **Keep your credit cards safe.** Store your cards in a secure wallet or purse. After making a purchase, immediately return your card to that place.
2. **Don't allow websites to "remember" your card number.** Only let secure payment portals, like GooglePay and PayPal, remember your card number. An even better practice is to never check the "remember card number" box for any site or portal.
3. **Be wary when shopping online.** Before using your credit card online, verify the site's security and that the URL is authentic—there's an "s" after the "http" in the web address, and a lock icon as well.
4. **Report lost or stolen cards immediately.** The sooner you report a missing card, the less liability you'll have for fraudulent charges made with your card.
5. **Review your monthly bill.** Always look through your monthly statement to check for suspicious account activity.



We're getting closer! Our newly designed Eagle Express Web, Bill Payment, POP Money and Online Account opening system is coming soon! We are so excited about the new features and improvements that will make your online experience even better. In order to maximize your experience with our new system, we'll need your help for a smooth transition. Feel free to let us know what you think when it does go live. Thank you for your patience.

KIDS CORNER

Name: _____

SAVINGS



Can you unscramble these words to help Kyle start saving?

1. vaingss caocntut

2. zazpi

3. eplrssue

4. dacraes

5. ldlaros

6. hdrtabiy ynemo

7. cnelalowa

8. eerp erspsuer

9. nmyoe

10. triedc nniou

THESE ARE MEMBER OWNED BUSINESSES:

1STAR ACCOUNTING@CONSULTING, LLC

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

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

FIVE STAR EXTERMINATING

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

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

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

ALLENNA 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

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 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

SANFORD FINANCIAL SERVICES

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

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

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