

THE EAGLE



1st Quarter
Winter 2019

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION

Instant Issue Debit Cards-

COMING SOON

**UNDER CONSTRUCTION
COMING SOON**

Provide a better account holder experience by receiving new debit cards or replacing lost/stolen cards on the spot.

Eagle Express for the Web-improved for a better online banking experience.

Bill Pay-introduces CheckFree RXP. This feature makes it easy to pay bills, pay anyone and receive and view bills electronically.

New Account Opening-will be added to online banking. New members can join through Eagle Express for the Web. Account information issued once the membership is approved.



KIDS CORNER-Teach kids about money with an Eagle Express Savings Account! Early learning often sets the foundation for later success in life. We believe its critical children learn the basics about money and saving. An Eagle Express

Savings Account is the best possible investment you can make in your child's future. With great interest rates and no monthly fees, your child is bound to understand the value of money. Call our office or visit the branch. It's never too late.

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



ANNUAL MEETING OF MEMBERS

ANNUAL MEETING

We would like to thank everyone for your participation in this year's 84th Annual Meeting. With the strong attendance, we hope you all received some good information to share with your family and our future members. Your involvement made this meeting the success that it was. Remember, the 85th annual meeting will be held March 2, 2020. Location and time to be announced at a later date. Please plan to attend.

2019 Door Prize Winners- Congratulations are in order for the following CU members: **\$100.00**-Fillisa Huey and Travis Tichenor; **\$50.00**-Lanise Linson and Kathhryn King; **\$25.00**-Jazaria Linson, Emeri Hurst, Heather Vaughans, Larry Randall, Minnie Nash, Tanisha Chism, Ellen Husbands, Frank Patti, CL Presley and Jessica Spears.

CONGRATULATIONS to our **RE-ELECTED BOARD MEMBERS: Steve Vernamonti, Judy Presley and Danny Williams.** Thank you for all you do concerning our members and credit union staff.

DIVIDEND CORNER

Dividend for October, 2018

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





SNAP A SELFIE AND WIN \$1000

We want to see the look on your face! Show us that face for a chance to win.

Find your next car using our FREE car buying service and finance it with the credit union. Snap a selfie in front of your new wheels and post it on Facebook. Be sure to tag Eagle Express FCU and use the hashtag #NewCarFaceCU.

NO PURCHASE NECESSARY TO ENTER OR WIN. Purchasing a product or service from the credit union does not increase your chance of winning. For complete sweepstakes rules and alternate means of entry, visit <https://autolink.io/redirect/newcarface>



CREDITSENSE- Convenient Credit Score Service

CreditSense enables members to access and monitor their credit score, receive tips to improve it and save money—all through the security of our online and mobile banking. Scores are updated automatically each month. Get access to financial literacy tools that can help you better understand your financial situation. Take charge of your credit score. Try CreditSense today!



VEHICLE LOANS

Get more SMILES to the GALLON Whether you're cruising around town or heading to the beach, your car connects you to the things you love. Whatever the plan is for your road ahead,

make it happen with:

- Up to 100% financing for new and used vehicles.
- Rates as low as 1.74% APR*
- Quick pre-approvals.
- A personal auto-buying concierge service.
- Low-cost loan protection add-ons.
- No application or funding fees.

No payments for 45 days.

When it comes to traveling in style, it's all about choices. Let us help you make that choice. Apply online through our TrueCar Certified Dealer network or stop by the office. You could be behind the wheel of your next car in no time!

**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*

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
 Jannette Wells, Head Teller
 Brianna McBride-Cook
 Kim Godziszewski
 Jannie Luckett
 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.

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Financial Literacy Month – Celebrate Knowledge!

April is Financial Literacy Month, and a great time to think about some important lessons everyone can learn about finances. Whether you're a parent looking to make talking money with your kids easier or a professional looking for a few tips, there's always something to learn. Here are some fun activities you can do to expand your financial knowledge.

**APRIL IS
FINANCIAL LITERACY MONTH**



1.) Make a financial date night

If you want to improve your knowledge of finances this month, schedule a financial date night. It doesn't matter if you're partnered or on your own, it works the same way. Pick a day when there's nothing good on TV, no major social events and no serious distractions. Put some light music on. Pour yourself a glass of wine. Sit down with your bills, your paycheck and anyone else who matters to your finances, and figure out where you stand. This can be a time to make dealing with your finances fun.

2.) Build a list of needs and wants

One of the best ways to build an efficient budget is to start from a list of priorities. What do you spend your money on each month? Make a list of all your expenses. Then, break them into one of three categories.

The first category is the essential, non-negotiable bills. These are your big-ticket essentials that have serious consequences for missed payments.

The second category is the essential, negotiable obligations. These are unsecured loans such as credit cards and student debt. You need to pay them, but if you have to miss a payment, these are the ones to miss.

The third category is the inessential spending. This is everything else you spend money on each month. This is the best place to make cuts when you want to shift your priorities.

3.) Take charge of your retirement planning

Financial security means planning for the day when you can't work anymore. Financial literacy is all about taking an active role in thinking about that future. There are a few concrete steps you can take in April to put yourself ahead of the game. Speak with a qualified financial planner for help. Retirement planning you do at 50 is better than retirement planning that never gets done!



TAX SCAMS 2019

The IRS is cautioning taxpayers to be extra careful this tax season due to a 60% increase in email phishing scams over the past year. A tax-related email phishing scam will typically appear to be from the IRS. Once the victim has opened the email, the scammer will try to get at their personal and financial information. They will then use this information to steal the victim's identity, empty their accounts or file taxes in the victim's name and keep the refund. The most popular tax-related phishing scams include the following:

1. **Tax transcript scams.** Victims are conned into opening emails appearing to be from the IRS with important information about their taxes. These emails actually contain malware.
2. **Threatening emails.** These phony emails appear to be from the IRS, demanding immediate payment for unpaid back taxes. When the victim clicks on the embedded link, their device will be infected with malware.
3. **Refund rebound.** A crook posing as an IRS agent will email a taxpayer, claiming they've been awarded too large a refund. The scammer will demand the immediate return of the "extra" money via prepaid debit card or wire transfer.
4. **Phony phone call.** A caller spoofs the IRS's toll-free number and calls a victim, claiming they owe thousands of dollars in taxes that must be paid immediately under threat of arrest or deportation.

If you're targeted

If your Caller ID announces the IRS is on the phone, don't pick up! Simply answering can be enough to mark you as an easy target for future scams. Similarly, suspicious-looking emails about tax information should not be opened. Mark any bogus tax-related emails as spam.

Forward suspicious tax-related emails to phishing@irs.gov and alert the Federal Trade Commission at FTC.gov.

Protect yourself against tax scams with these steps:

- File early in the season.
- Use the strongest security settings for your computer.
- Use unique, strong passwords for your accounts.
- Choose two-step authentication whenever possible.

Remember, the IRS will never:

- Call about taxes owed without having first sent you a bill via snail mail.
- Call to demand immediate payment.
- Threaten to have you arrested for unpaid taxes.
- Require you to use a specific payment method.

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

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www.marykay.com/aprice13
601-459-0978

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601-927-5249

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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
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PRIMERICA

Felisa Goodrich Williams, Senior Representative
301 Highland Park Cove, Ste. C
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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

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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
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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
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Anthony Puckett, Travel Consultant 601-594-3317

UNIQUE MOTORS

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601.317.5133
www.uniquemotors.com

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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