

# THE EAGLE

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION



2nd Quarter  
Summer 2021

## CardValet™

What would you do if you had the option to take control of your financial life on the go? Well, welcome to CardValet. CardValet sends real-time alerts for PIN and signature transactions performed with debit and credit card alerts, which enables you to manage, track and report specific types of usage and quickly detect unauthorized activity. You can also customize your experiences by setting alert and control preferences using a variety of choices to tailor your experiences. Questions? Feel free to contact your credit union. CardValet is available in the Apple and Android app stores.

## ExpressPay

Members can now make payments from external accounts!

Make secure payments quickly and easily using Express Pay. It's convenient, easy to use and quick to utilize by using a checking account or a debit from another financial institution to make the payment. You can even set-up automatic payments so that your payments are never late. This service does require a small convenience fee. Visit the website for additional details.

## LOAN RATES

(Per Credit Category)

**Vehicles.....as Low as 0.99% APR\* to 15.0% APR**  
VEHICLE DISCOUNT SPECIAL GOOD FOR A LIMITED TIME.  
0.50% APR DISCOUNT WHEN YOU PURCHASE EAGLE EXPRESS FEDERAL CREDIT UNION GAP INSURANCE WITH YOUR VEHICLE LOAN. The maximum discount ON VEHICLE LOANS is 2.00% APR with a floor rate no lower than 0.99% APR.

**Other Equipment.....as Low as 2.49% APR\* to 15.0% APR**

**Line of Credit/Signature.....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 OTHER EQUIPMENT, SHARE/CERTIFICATE SECURED OR VISA



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.
- The Find Better Price tool will search for a better deal on similar vehicles.
- This site prevents 3rd-party cookies and ads — your privacy is important to us.
- All auto loan members receive a free myEZ Car Care Membership to save you money on auto service and travel.
- And even more auto research tools are available!

So go ahead. Take a seat in your dream car. Apply using AutoLink and leave the rest to us.

## DIVIDEND CORNER

Dividend for  
June, 2021

Regular Shares.....	0.10% APY*
I.R.A. Shares.....	0.25% APY*
Share Draft.....	0.10% APY*
Christmas Club.....	0.10% APY*

### Share Certificates of Deposit:\*

6 month.....	0.20% APY*
1 year.....	0.40% APY*
2 year.....	0.55% APY*
3 year.....	0.70% APY*
4 year.....	Unavailable at this time
5 year.....	Unavailable at this time

\*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



## Family Membership



Once you join Eagle Express FCU, your family members are also eligible to join. Credit union membership is truly a "family affair" and many of our members take pride in bringing the many benefits of membership to those they love. Saving money, earning a better rate of return and paying the lowest fees possible are just some of the benefits that you and all your family members will enjoy! To become a member, simply visit out branch or give us a call at 601.355.6363.

## Vacation. Vacation. Vacation.



Whether it's a tropical beach or just a relaxing drive across country, Eagle Express FCU can help give you the funds you need to enjoy your vacation getaway. Borrow \$1,200 for 12 months at 12.00% APR\*. Apply for a Vacation Loan today! \*Not all applicants may qualify. Terms and conditions are subject to change without notice. Restrictions may apply. \*

### Preapprove Your Way to a Better Car Deal



### Preapprove Your Way to a Better Deal

Before you set foot on the car lot, get preapproved for an auto loan at Eagle Express FCU. Getting pre-approved for loan means you'll know what kind of rate you'll pay, and what size loan you're qualified for.

Members can apply online, in person, or over the phone for preapproval.

If you have questions about how much car you can afford, or how financing works, a credit union loan officer will be happy to help.

To apply for preapproval, you'll need have an account with the credit union and provide:

- Employer information (name, hire date, gross income)
- Current housing information—monthly payment, time in current residence
- Debt obligations—current credit card debt, home association dues, auto insurance
- You will also need to list a reference.

Getting preapproved is a big advantage, as it shows car sales staff that you're a serious buyer. It also removes the pressure of negotiating financing contracts at the dealership and allows you to focus your attention on finding the right vehicle. And, if you need another incentive, our low auto loan rates can get you on a faster track toward making your dream car a reality.

Call or stop in today. We're here to help with all of your vehicle loan needs.

### 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  
LeVins 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  
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.

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Jackson, MS 39205-0567  
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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



## When Times Get Tough

While tough times can vary, from a sudden job loss to a natural disaster, the steps that you can take to prepare yourself are often the same. There's an old phrase that says "the best time to plant a tree was 20 years ago, the second-best time is now." This certainly holds true when it comes to preparing for an emergency. But no matter what stage of an emergency you're in, starting now is your best option.

### How to Prepare

**Get Insurance-** The thing that can often make the biggest difference in unexpected situations is insurance. Insurance can be a lifesaver when emergencies hit.

**Build an Emergency Fund-** A healthy emergency fund can help you cover expenses if you're laid off from work or need to pay for an unexpected situation. Ideally, you would have enough for at least 3-6 months of essential living expenses. Saving up that much money may seem overwhelming at first, but it's manageable by taking it little by little.

**Prepare an Emergency Kit-** An emergency kit is essential for unexpected situations and should be stocked enough to sustain you and your family for 72 hours (3 days). Ideally it will include everything you would need if you had to leave your home or survive without power, water, or heat.

**Adjust Your Budget-** The first thing you should do is change your spending habits. Cut back on unnecessary expenses to focus on necessities and unexpected costs.

**Talk to Your Lender-** If you are struggling to make debt payments during a personal or economic crisis, it's wise to reach out to your lender. It's likely that they will be willing to work with you.

**Get Government Assistance-** If you qualify, there are government programs that can help you get back on your feet. Options like SNAP, CHIP, Medicaid, short-term unemployment benefits, and TANF can make a big difference.

**Don't Panic-** Jumping to hysteria or mass panic buying isn't going to help you or anyone else in an emergency situation. Even if everyone insists you need 200 rolls of toilet paper, make sure that you take a step back and do your research before contributing to shortages or maxing out your emergency fund on something that you don't actually need.

**Contribute to Relief Efforts-** If you see that there are others who have been more affected by an emergency situation than you have, consider donating to relief efforts. That can mean purchasing things for someone in your community, carefully researching and giving to a charity, donating your time or items to relief organizations, supporting local businesses, and more. Hard times affect all of us, but they are much easier when we come together and lift one another up.

While tough times are never ideal, good preparation and thoughtful financial decisions can help you and your funds weather the storm.



WE NOW DELIVER MORE  
THAN JUST **FREE CHECKING.**

 **Eagle Express**  
FEDERAL CREDIT UNION

Our checking accounts now offer **Flex Rewards** - with the  
option to earn up to 1.26% APY\*. **Open yours today!**



# THESE ARE MEMBER OWNED BUSINESSES:

## **1STAR REALTY, LLC**

Lynette Suttlar  
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

## **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

## **EMPIRE BLACK MONEY**

Customized T-Shirts and More  
Will Johnson, Owner  
601-862-2225

## **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

## **GRAY AND GRAY, LLC**

Fleet and Auto Repair  
Ben and Esther Gray, Owners  
605 S. Gallatin St., Jackson, MS 39204  
769-572-5242

## **HOW DO YOU WANT IT REMODELING**

James Johnson, Owner  
601-238-5349

## **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

## **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

## **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 Polite, Owner  
601-826-4585

## **WHITE'S SECURITY**

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