

# THE EAGLE



1st Quarter  
Spring 2022

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION

## ANNUAL MEETING OF MEMBERS



Thank you to all who joined us for our annual meeting on March 7! We are appreciative of all the members who attended, the service of our Board of Directors and to the Eagle Express FCU staff for representing the credit union! Our 88<sup>th</sup> Annual Meeting will be held March 6, 2023. Location and time to be announced at a later date. We look forward to seeing you.

**2022 Door Prize Winners - CONGRATULATIONS** to the following CU members: Full membership: \$100.00 - Zoey Shepherd; Drawings: \$100.00 - Gwendolyn Lewis; \$50.00 - Eddie Dawson and W C Tadlock; \$25.00 - Ryan McLin, Ellen Harbour, Victoria Steele, Monica Tusker, Dorothy Dawson, Sid Sandifer, Jared Hawkins, Tucker

Godziszewski, Anthony Cage, and Lilly Ott.

CONGRATULATIONS to Steve Vernamonti, Danny Williams and Judy Presley for being re-elected to the Board of Directors for another three (3) year term.

**RETURN MAIL** - Don't forget. All return mail is charged a \$5 per envelope fee. Address changes can be handled via online banking, mail, email, fax or in-person.



**DORMANT ACCOUNTS** - All dormant accounts, with a balance of less than \$100, are charged a non-refundable monthly fee of \$10. Don't throw

away unnecessary money. Avoid dormant fees by making a transaction at least once a year.

### LOAN RATES

(Per Credit Category)

Vehicles.....as Low as 1.49% 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](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.

A .50% discount will be given for an existing Visa account.

\*A .50% discount will be given when applying online (through Eagle Express Web)

\*\*FLOOR RATE of 1.49% APR.

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

Keep tabs on your debit card with CardVale<sup>®</sup>.



**Protect Yourself**  
Get mobile alerts whenever your card is used

**Track Card Use**  
Review card usage history and transaction details

**Set Limits**  
Set customized purchase controls to help manage spending

Download the CardVale app today.

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### DIVIDEND CORNER

Dividend for February, 2022

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.



### 2022 NON-BUSINESS DAYS

MLK  
January 17  
PRESIDENT'S DAY  
February 21  
MEMORIAL DAY  
May 30  
JUNETEENTH  
June 20  
INDEPENDENCE DAY  
July 4  
LABOR DAY  
September 5  
VETERANS DAY  
November 11  
THANKSGIVING DAY  
November 24 & 25  
CHRISTMAS DAY  
December 26  
NEW YEARS DAY  
January 1, 2023

## Preapprove Your Way to a Better Car Deal

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

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

If you have questions about how much car you can afford, or how financing works, an Eagle Express FCU loan officer will be happy to help.

To apply for preapproval, you'll need to be a member and provide:

- Employer information (name, hire date, gross income, pay stub)
- 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.

Once you're preapproved, you will be able to start your shopping with confidence.

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 to Eagle Express FCU today. We're here to help with all of your vehicle loan needs.



## Send money with Zelle® and retire your checkbook

GET STARTED TODAY



Introducing Zelle — a fast, safe and easy way to send money in minutes to friends, family and others you trust, using only their U.S. mobile number or email address. Use Zelle in your Eagle Express Web app to send money directly from your account to theirs. With Zelle, you can also receive money directly into your account.

### 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/Deposits
  - ◆ Text Alerts
  - ◆ Bill Payment
  - ◆ Zelle
  - ◆ 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  
LeVinsio 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  
Kim Godziszewski  
Jannie Luckett  
Jessica Spears  
Keneatrice Smith  
Elantra Dean  
Charlotte Everett

**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  
Physical Address: 567 S. State St.  
Jackson, MS 39201  
Telephone: 601-355-6363  
TEXT: 601-355-6363  
MS WATS: 1-800-698-7570  
Eagle Express Teller: 1-800-508-9674  
FAX: 601-355-2567





**Q:** How do I help my kids become financially independent grown-ups?

**A:** Teaching your kids how to be financially independent will help smooth the transition into adulthood. It will also give them what they need to stay financially stable throughout life.

Here are some tips for raising kids to be financially independent adults.

### **Start with basic budgeting**

Introduce your children to the concept of earning money and spending mindfully when they're young, and build upon that as they grow up. Preteens can watch you work on an actual budget, and teens can even assist you in creating a budget for a large expense, like a family vacation. You can also help kids create a budget for how they plan to spend their own money.

### **Split the costs of "must-have" items**

If your children are like most kids, they're asking you for trending items they claim they *must* have; from a pair of designer jeans to the latest fad toy they insist everyone else already has.

A great compromise is to have your child pay half the cost of expensive trending items. They'll likely quickly see that a "must-have" really isn't when you're footing half the bill.

### **Teach them about credit cards**

If your child sees you using a credit or debit card often, teach them what's behind that card. Show them your credit card bill when it arrives and talk about how you need to pay for all those expenses during the month, plus the possible interest. Teach them about debit cards, too, explaining how money is withdrawn from your checking account each time you swipe the card. You can also give older kids a quick rundown on credit scores, how they work and why they're so important.

### **Talk openly about what they can expect in terms of support for the future**

When your child is mature enough to talk about the future, discuss how much financial support you plan to offer while they attend college, immediately after graduation and into their adult years. Ask about their plans as well, paying attention to when they anticipate being financially independent.

You can bring up the topic of career paths, too. Help your child determine a basic budget for the lifestyle they plan to lead and assist them in narrowing down their career choices until they have just a few that will support their future life. Talk about student loans, too, and explain how crippling debt can be.



### **EAGLE EXPRESS MEMBER SCHOLARSHIPS**

Your credit union's scholarship program will be awarding two (2) scholarships to member students in good standing. One scholarship for \$1000 to a student attending a 4 year college or university and one for \$500 a student attending a junior or community college.

Applicants must meet all the general requirements before submitting an application. A list of details can be found online at [https://](https://www.eagleexpressfcu.com/ContentDocumentHandler.ashx?documentId=67676)

[www.eagleexpressfcu.com/ContentDocumentHandler.ashx?documentId=67676](https://www.eagleexpressfcu.com/ContentDocumentHandler.ashx?documentId=67676) .

Deadline to apply is June 30, 2022.

Don't miss out on this opportunity. Must be a member to apply!!

# 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

## 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

## STARLIGHT MAID-JANITORIAL & WINDOW CLEANING SERVICES, LLC

Charlene Cooper, Proprietor  
Office: 601-622-1557 / Fax: 601-977-9066  
starlightmaidandjanitorial@yahoo.com

## THE ANIMAL 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  
tjmcenterprises09@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

## TRUE VIEW COMPANY, PLLC

Erin Payton  
Vending Machine Operator  
trueviewco@yahoo.com  
769-229-8203

## 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