

THE EAGLE



3rd Quarter
Fall 2021

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION



A CHRISTMAS LOAN JUST FOR YOU!

Worries over paying for Christmas shouldn't detract from this special season. Here is a great option to help you get through this wonderful and sometimes chaotic time of year.

Just in time for the Holidays! If you need a little extra cash this holiday season, we can help with our SANTA loan. Beginning October 1st, you can borrow \$1200 at 12% APR for 12 months. So, don't let finances derail your holiday cheer! Take the pressure off with some extra cash and apply for your SANTA loan today.

**Annual Percentage Rate. All loans subject to credit approval. Restrictions may apply. Contact the credit union for additional information.*

Send. Receive. Split.

Zelle® makes sending money to friends, family, and others you know fast, safe and easy.

COMING 2021

together with zelle

LOAN RATES

(Per Credit Category)

Vehicles.....as Low as 1.49% APR* to 15.0% 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 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. **FLOOR OF 1.49% APR

*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

NOMINATING COMMITTEE FOR 2022 ANNUAL MEETING OF MEMBERS

The Nominating Committee for the 2022 elections is as follows:

David Stovall, Maintenance Manager, GMF
Patricia Randall, Rural Letter Carrier-Ret.
Angela Moudy, GMF

ELECTIONS WILL BE HELD FOR THREE (3) DIRECTOR POSITIONS. Nominations may be submitted directly to any member of the Nominating Committee. Sealed nominations will be accepted at the credit union office and turned over to the chairperson of the nominating committee. DEADLINE FOR SUBMITTING NOMINATIONS TO THE COMMITTEE IS NOVEMBER 19, 2021 BY 4:00 PM. Please speak with your nominee to assure that he/she is willing to serve if elected before submitting. Only credit union members are allowed to nominate.

DIVIDEND CORNER

Dividend for August, 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



**ANNUAL
MEMBERSHIP
MEETING**



Join us MARCH 7, 2022 for the 87th ANNUAL MEETING OF MEMBERS. There will be FELLOWSHIP, FOOD AND DOOR PRIZE DRAWINGS. Mark your calendars! This is an event you don't want to miss. Location and time to be announced at a later date. We hope to see you there.

2021 Scholarship Recipient

Dezja Hopkins is the daughter of Maretta Hopkins and Demothenes Jones. She is attending Alcorn State University as a Biology Health Science Major. Upon graduation she will be attending Life University, School of Chiropractic in Atlanta, GA. Her goal is to graduate in four (4) years and open her own business.

Congratulations Dezja. Keep striving for EXCELLENCE!

The Easiest Way To Buy A Car!

Forget the hassle of hopping from dealer to dealer and scouring the papers for a great deal on your next vehicle. Now, you can buy your next car from the comfort of your own home with our online car buying services!

- ◆ Find New and Used Cars For Sale Close To You
- ◆ Take A Virtual Test Drive
- ◆ Calculate Your Loan Payment
- ◆ Get Pre-Approved
- ◆ Check Your Credit Score For Free
- ◆ Pull Vehicle History Reports and Safety Ratings

After you've purchased your vehicle, we'll also give you a 3-year membership to MyEZCarCare, complete with auto maintenance and travel discounts, an Electronic Glove Box, and roadside assistance!

EFFECTIVE 11/30/21 WE WILL NO LONGER OFFER COUPON BOOKS WITH LOANS.

TEACH BANZAI!!



With everything and everyone going virtual due to the pandemic, what better way to teach your children about saving and the future? Introducing BANZAI! The interactive course that has taught millions of student's real-world finance.

Banzai exposes your child to lifelike financial scenarios. You can choose between courses that fit your child's age and it's FREE. Go ahead and teach the value of a dollar.

Visit our website at www.eagleexpressfcu.com and click on Education Center or go to <https://www.eagleexpressfcu.com/speedbump.aspx?link=https://eagleexpress.learnbanzai.com/> and sign up.

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
 - Mobile Deposit
 - ◆ 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
- 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
- Jamelle Wells, Head Teller
- Kim Godziszewski
- Jannie Luckett
- Jessica Spears
- Elantra Dean
- Keneatrice Smith

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



EFFECTIVE 11/30/21 WE WILL NO LONGER OFFER COUPON BOOKS WITH LOANS.

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged. The day of festivities for credit unions and financial cooperatives globally includes fundraisers, open houses, contests, picnics, volunteering and parades.

On October 21, 2021, our global credit union family will join together to celebrate the 73rd anniversary of ICU Day®! Light refreshments and giveaways will be available all day in the credit union lobby.



In response to a rise of mobile banking scams, the Consumer Financial Protection Bureau (CFPB) has published new [guidance](#) on unauthorized electronic funds transfers, or EFTs. With more people using electronic banking as a holdover from pandemic times, it's important for consumers to be aware of its vulnerabilities and how to protect themselves from scams. Here's all you need to know about the risks of mobile banking and how to stay safe.

What are the risks of mobile banking?

Unfortunately, like all transactions happening over the internet, mobile banking has some built-in risks. First, hackers can break into a phone and an account with the intent of stealing money and info. Also, phishing scams that target people over the phone can lead unsuspecting consumers to share login information with scammers so they can hack away. Finally, bogus emails and messages appearing to be from your credit union can lead you to install malware on your device.

How to bank safely online

- **Use a VPN to hide your IP address.** A VPN (virtual private network) gives you a private network, even when you're using public Wi-Fi, thus preventing scammers from tracking and hacking your mobile device.
- **Always choose multi-factor authentication.** Most money apps will require this, but if yours allows an option, say yes to multi-factor authentication (MFA).
- **Never share your password or save it to your device.** Don't share your password with any one, and follow suggested guidelines for choosing a strong password, including alternating between uppercase letters, lowercase letters, numbers and symbols. Also, choose a unique password you don't use elsewhere.
- **Brush up on your knowledge of scams.** Never answer a text or email that asks for account details, even if it appears to be from your credit union. Also, always be wary of unsolicited phone calls and banking alerts.
- **Protect your phone.** Consider installing an antivirus app on your phone as well as a location-tracking app so you can find your phone if it gets lost. Be sure to lock your phone after using it, log out of the mobile banking app when you're done, and always keep your phone in a safe place.

THESE ARE MEMBER OWNED BUSINESSES:

1STAR REALTY, LLC

Lynette Suttlar
Ph: 601-503-6610
lstarbkc@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 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
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

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601-826-4585

WHITE'S SECURITY

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