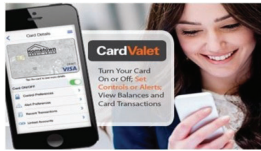


# THE EAGLE



4th Quarter  
Winter 2021

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION



## BUDGET CONSCIOUS

Overspending is easy. Now sticking to your budget can be too. Take control of your finances with CardValet, a mobile app for your debit card that lets you set spending thresholds, specify merchant types and turn our card on and off. CardValet empowers you to control your debit card spending with an easy-to-use real-time app. Just download the app from the Apple or Google app stores.  
**YOUR CARD, ON YOUR TERMS**

Zelle® is here! Fast, safe and easy are now at your fingertips



Send money straight from your account

# zelle®

Zelle® is a fast, safe and easy way to:

<p><b>SEND</b> Forgot a family member's birthday? Send a gift of money with Zelle®.</p>	<p><b>REQUEST</b> Ask your roommate for their share of the rent – without the awkwardness.</p>	<p><b>SPLIT</b> No need for separate checks – split the cost of the dinner tab with friends.</p>
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Get Started Today at [eagleexpressfcu.com](http://eagleexpressfcu.com)

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Eagle Express Federal Credit Union  
P.O. Box 107 | Jackson, MS 39202 | (601) 355-4100

## 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)  
 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**

## ANNUAL MEETING of MEMBERS

Our Annual Meeting will be held on **Monday, March 7, 2022\*** at the **Jim Buck Ross Agricultural and Forestry Museum**. Registration will begin at **5:30 p.m.** and the meeting will start promptly at **6:00 p.m.** All members are welcome to attend the annual meeting. There will be fun, food, fellowship and cash prizes. **ONLY CREDIT UNION MEMBERS WILL BE ELIGIBLE TO WIN!**



\*This meeting is subject to change due to the pandemic. We will post via website and email closer to the date with updated information.

## SANTA LOANS



Get \$1200 for 12 months at 12% APR. Apply today so you can pay off credit cards with a higher rate that you used for your holiday shopping. For more information, stop by or call us at 601-355-6363. This loan ends February 2022.

## 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.



## 2022 NON-BUSINESS DAYS

**MLK**  
January 17  
**PRESIDENT'S DAY**  
February 21  
**MEMORIAL DAY**  
May 30  
**INDEPENDENCE DAY**  
July 4  
**LABOR DAY**  
September 5  
**COLUMBUS DAY**  
October 10  
**VETERANS DAY**  
November 11  
**THANKSGIVING DAY**  
November 24  
**CHRISTMAS DAY**  
December 26  
**NEW YEARS DAY**  
January 2, 2023



## WATCH OUT FOR SCAMMERS

Another phone call, another scam. It's not just you, those robocalls just won't stop! More than just an annoyance, scam calls cost 56 million Americans a financial loss in 2020.

One of the most common scams over the phone is the auto warranty scam. Here's all you need to know about it:

### How the scam plays out

In this ruse, scammers posing as representatives of a car dealership or manufacturer call to tell you that your auto warranty is about to expire. The scammer then goes into a pitch for renewing your warranty. During the call, you may be prompted to press a number to stay on the line, and then you're asked to provide personal information to continue the process of renewing your warranty. If you follow instructions, you'll be playing right into a scam.

### How to spot a scam

Look out for these red flags:

- Hello, it's Mr. Robot calling. When it's a robocall on the line, you're almost certainly talking to a scammer.
- Feel the pressure? Scammers notoriously lead victims to act first and think later by claiming their offer is available for a limited time only.

Just a small fee ... Is the caller demanding a small processing fee before supplying you with real details and information on the plan? If yes, you're being scammed. Protect yourself

Some things in life are not meant to be shared, especially your private information. Never share your Social Security number, credit card information or checking account details with an unverified caller.

It's instinct to grab the phone when it rings, but hold off just a moment. First, check the Caller ID. Legitimate telemarketers are required to display their phone number and the name/or phone number of the company they represent. If this information is missing, you're being phone-tagged by a scammer.

Don't let an authentic-looking Caller ID fool you, though. Scammers often spoof numbers to make it appear as if they are calling from a legitimate company. If you suspect spoofing, ignore the call, and then call the number of the company that allegedly reached out to you, to ask about the call.

If those robocalls are not letting up, you can always block the number on your phone. That'll show those scammers!

Stay safe!

### 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  
 Lauren Burns  
 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 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



## ABOUT ZERO-PERCENT FINANCING



**Q:** I'm in the market for new wheels, and I've seen dealers advertising zero-percent financing. Should I take this offer?

**A:** There are many factors to consider before deciding on a zero-percent financing loan. Let's take a look at no-interest loans so you can make an informed, responsible decision.

### **What is zero-percent financing?**

An auto loan offer of zero-percent financing means the financier is offering to lend the buyer money without charging any interest over the life of the loan. Zero-percent car loans are offered through the auto manufacturer,

which benefits from the loan as much as it would from an upfront cash payment on one of its cars. Zero-percent financing loans are typically only offered to buyers with a credit score above 700 who have a long credit history.

### **The pros of zero-percent financing**

For buyers who qualify, a zero-percent loan may be a way to save on steep interest payments throughout the life of an auto loan. A buyer can easily save several thousands of dollars in interest payments over the life of a zero-percent-financing loan. It's crucial that qualifying buyers crunch the numbers to be sure they can easily afford the monthly payments on one.

### **The cons of zero-percent financing**

Zero-percent financing may not be in the best interest of buyers who can't actually afford the loan. Buyers may be blinded by the temptation of not paying interest and consider a vehicle with a higher monthly price tag than they planned.

Another point to consider is the loan term. Many zero-percent financing loans are only four years long, which can increase the monthly payment significantly.

Even if the loan terms do meet the buyer's needs, it still may be worthwhile to skip the zero-percent financing and take out a traditional loan so the buyer won't miss out on cash-back rebates, which are typically not available on auto loans with special financing offers.

For example, a car selling at \$20,000 with the offer of a zero-percent financing loan to be paid in four years will have a monthly payment of **\$416**. That same loan, taken out over five years through a credit union, at the average national annual percentage rate (APR) of 3.45 percent, would have a monthly payment of **\$363**. If this car would have a cash-back rebate of \$2,500, its price drops to \$17,500. Through a Eagle Express loan with an APR of 3.45 percent, the monthly payments are just **\$318**. The total amount paid on the car would also be less than the amount paid through the no-interest loan, at \$19,080.

If you're ready to get started on your auto loan, stop by Eagle Express today to get started. We'll have you seated behind your new set of wheels in no time!

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## 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 1, 2022.

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



# THESE ARE MEMBER OWNED BUSINESSES:

## 1STAR ACCOUNTING@CONSULTING, LLC

Lynette Suttler, 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

## EXCELLENCE LAWN CARE

Dylan Chain  
662-386-5589

## 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 ANIMALL 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

\*\* There have been no changes to the the credit unions Privacy Policy. You may obtain a copy of the Privacy Policy from our website at eagleexpressfcu.com, by calling or texting us at 601-355-6363, by sending an email request to admin@eagleexpressfcu.com or by mail at the address below. Thank you