

THE EAGLE



4th Quarter
Winter 2022

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION

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 2023.



Our Annual Meeting will be held on Monday, March 6, 2023* 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!**

LOAN RATES

(Per Credit Category)

Vehicles.....as Low as 5.0% APR* to 14.5% APR
Line of Credit/Signature.....10.0% APR to 18.0% APR
VISA.....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.

All rates are based on Equifax beacon score

All rates are based on credit category and loan term.

All rates are expressed as Annual Percentage Rate (APR)

All rates are based on credit category and loan term.

All rates are subject to change without prior notice. Rates fluctuate based upon the current Wall Street Journal Prime Rate.

Discounts

One 0.50% APR discount will be given for one of the following items when applying for an auto loan:

An existing active checking account.

An existing active Visa account.

When applying online (through Eagle Express Web)

4.50% APR FLOOR RATE.

DISCOUNTS ONLY APPLY TO AUTO LOANS

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://www.eagleexpressfcu.com/ContentDocumentHandler.ashx?documentId=67676>.

Deadline to apply is June 30, 2023. Don't miss out on this opportunity. Must be a member to apply!!

DIVIDEND CORNER

Dividend for
December 2022

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

Share Certificates of Deposit:*

6 month.....0.45% APY*
1 year.....0.65% APY*
2 year.....0.85% APY*
3 year.....0.95% APY*
4 year.....1.20% APY*
5 year.....1.45% APY*

*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.



2023/2024 NON-BUSINESS DAYS

MLK
January 16
PRESIDENT'S DAY
February 20
MEMORIAL DAY
May 29
JUNETEENTH
June 19
INDEPENDENCE DAY
July 4
LABOR DAY
September 4
VETERANS DAY
November 10
THANKSGIVING DAY
November 23 & 24
CHRISTMAS DAY
December 25
NEW YEARS DAY
January 1, 2024



Despite the digitization of money management, there is still a place in the economy for paper checks, as well as check-washing scams. Unfortunately, instances of check washing often go unnoticed until it's too late to undo the damage. Here's what you need to know about these scams.

How the scams play out

In a check-washing scam, a scammer steals checks from the mail, changes the payee name and/or dollar amount and then deposits the checks into their own accounts.

The scammer pulls off this ruse by stealing outgoing mail from private mailboxes or lifting envelopes out of public mailboxes. Using household chemicals, like acetone or bleach, they'll erase the ink on the stolen checks before rewriting the numbers and/or payee info. With these steps complete, they'll deposit the checks into their own accounts.

Scammers may also use the checking account details found on the check to commit further crimes against the check-writer, including identity theft. The victim may only learn about these crimes upon receiving overdraft notices or being informed that their ID is no longer valid.

Check washing is a particularly dangerous scam because victims may not learn of its occurrence for weeks. They may only learn of it when they review their checking account statement and discover that the check amount and/or payee has been altered. Unfortunately, many financial institutions do not offer complete protection on fraud that isn't reported within a few days of its occurrence. Eagle Express FCU.

Protect yourself

- When possible, use mobile and online banking services and P2P systems instead of checks.
- When writing checks, use black gel ink.
- Hand mail containing checks or other sensitive info directly to your carrier or bring it to the post office.
- Never leave your mailbox full overnight.
- When mailing checks, use envelopes that have security tinting.
- Shred all canceled checks, remotely deposited checks, credit card statements and bills.
- Review your checking account activity often. Ensure all checks have cleared for the correct amount and to the correct payee.

Write out your checks to a specific person or business; not "cash."

Follow the tips outlined here to keep your checks 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
 LeVinsco Collins, Sec./Treasurer
 Jay Graham
 Judy Presley
 Willie Liddell, Jr.
 Danny Williams

CREDIT UNION STAFF

Katie Nelson, President/CEO
 Joey Minton, EVP/CFO
 Valerie Linson, VP Operations
 Tammy Henderson, VP Lending
 Jamelle Wells, AVP Member Services
 Kim Godziszewski
 Jessica Barrett
 Elantra Dean
 Charlotte Everett
 Beatrice Cooks
 Lauren McHan

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
 TEXT: 601-355-6363
 MS WATS: 1-800-698-7570
 Eagle Express Teller: 1-800-508-9674
 FAX: 601-355-2567





If you're in the market for a new car or truck, you're likely also shopping for an auto loan. Your auto loan will affect your monthly budget for the full term of the loan, so it's important to do your research and make an informed decision before finalizing it. Here's all you need to know about auto loans and how to choose the one that's best for you.

How do auto loans work?

Auto loans make it possible for consumers to purchase a new car without having all the cash on hand when buying.

With a car loan from a financial institution or private lender, you'll receive the funds you need to purchase the vehicle in one lump sum, which you'll pay a portion of back each month, with interest, over the term of the loan, which generally lasts 5-7 years.

Where do I apply for an auto loan?

There are two primary sources for auto loans:

- **Direct lenders.** This includes financial institutions like banks, credit unions or online lenders. You'll likely have the opportunity to get pre-approved for a vehicle loan through these lenders, which can make your car shopping quick and easy.

Dealership financing. This option enables you to purchase and finance your car in one location. Convenience aside, a dealership loan may be accompanied by a higher interest rate and enticing offers for upcharge add-ons and/or extra protection that may not be worth the price.

How high will my monthly payment be?

Your monthly payment amount will be determined by several key factors:

- **The loan amount.** The amount you borrow will be equal to the value of the car you're purchasing, or significantly less. A great minimizer of the overall cost is making a sizable down payment and/or trading in your old vehicle when buying a new car.
- **The annual percentage rate.** Usually referred to as the APR, this is the effective interest rate you pay on your loan. Your interest rate is determined by your credit score and other general creditworthiness or financial wellness factors.

The loan term. The default length of most auto loans is five years, but some lenders offer to stretch the term to seven years or even longer. A longer-term loan means paying less each month, but it also means paying more in overall interest throughout the life of the loan. A shorter-term loan also means you'll own the car fair and clear sooner.

How can I score the lowest interest rate on my auto loan?

The interest rate on your auto loan will directly affect your monthly payments throughout the loan term, so it's important to make every effort to score the lowest rate possible.

Here's how:

- **Shop around for a lender.** Don't accept the first offer you receive for an auto loan. Get quotes from several lenders to find the one that offers the lowest interest rate.
- **Boost your credit score before applying for a loan.** In the months before you apply for an auto loan, take steps to boost your credit score, including paying all credit card bills on time, working to pay down outstanding balances, not opening new cards and reviewing your credit report for fraud.
- **Borrow less than you qualify for.** While it's tempting to max out your eligibility, consider borrowing less than you qualify for when taking out an auto loan. A smaller loan amount generally means a lower interest rate as well.
- **Save up for a bigger down payment.** If you don't have a substantial down payment saved up, you may want to delay your auto loan application until you can save more, borrow less and qualify for a lower interest payment.

Shopping for a new car is exciting, and you may be itching to get behind the wheel of a newer vehicle. However, since your auto loan will directly impact your monthly budget for up to seven years, it's important to do your research carefully before finalizing your loan. Let our guide on auto loans help you make an informed decision about your loan.



The Fed has been raising rates
and so are we!

CERTIFICATE SPECIAL

Get 3.25% APY for 9 Months OR
3.80% APY for 15 Months

*IRA'S ARE NOT INCLUDED

WWW.EAGLEXPRESSFCU.COM

***Rates are subject to change without prior notice

THESE ARE MEMBER OWNED BUSINESSES:

ISTAR 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

ASEA ASSOCIATES

Michael Coco
601.201.1525
P. O. Box 6523
Jackson, MS 39282

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

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

LEFLORE WASH & GO

Kendall Leflore, Owner
107 Allenwood Drive
Carthage, MS 39051
769-274-9887 • 601-267-3796

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

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

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

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
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

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

WHITE'S SECURITY

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