

THE EAGLE



3rd Quarter
Fall 2023

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION

NOMINATING COMMITTEE FOR 2024 ANNUAL MEETING OF MEMBERS

The Nominating Committee for the 2024 elections is as follows:

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

ELECTIONS WILL BE HELD FOR Two (2) 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 16, 2023 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.

ANNUAL MEMBERSHIP MEETING

Join us MARCH 4, 2024 for the 89th 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.

LOAN RATES

*****VEHICLE LOAN RATE SPECIAL EFFECTIVE 6.21.2023**
****NEW AND USED UP TO 72 MONTHS:**

	A	B	C	D
*NO DISCOUNTS ALLOWED	5.49%	7.49%	9.49%	11.49%

(Per Credit Category)

Vehicles.....as Low as 5.25% APR* to 15.75% APR

Line of Credit/Signature.....11.50% 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 subject to change without prior notice.

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



75 Years of
International
Credit Union Day®

On October 19, 2023, Eagle Express FCU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. This year marks the 75th anniversary of International Credit Union Day®

ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals.

Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. Eagle Express FCU is honored to be a part of this proud tradition.

Eagle Express FCU invites both members and nonmembers to visit our office at 567 S State St. Jackson, MS and help us celebrate ICU Day (light refreshments provided) and celebrate this day.

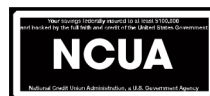
DIVIDEND CORNER **Dividends Effective** **AUGUST 2023**

Share/Savings.....0.400% APY*
Share Draft/Checking....0.250% APY*
Christmas Club.....0.400% APY*
IRA Share/Savings.....0.400% APY*

Share Certificates of Deposit:*

6 month.....0.950% APY*
1 year-SPECIAL.....4.591% APY*
2 year.....1.362% APY*
3 year.....1.458% APY*
4 year.....1.709% APY*
5 year.....1.972% 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

Red Flags

When you're contacted by someone—even if it's someone you think you can trust—it's wise to check for some common red flags.

- **Pressure to act quickly.**
- **Requesting money, particularly in unusual ways.**
- **Asking for sensitive information.**

do your research, and get an outside opinion from someone you trust. Remember that scammers are trying to manipulate you, so be wary of sending anyone money, even if the person asking is someone you know.

Common Scams

Scammers are constantly updating their tactics, but here are a few of the most common scams targeting seniors:

Medicare Scams, Grandparent Scams, Debt Collector or IRS Scams, Romantic Scams, Lottery or Prize Scams, Tech Support or Antivirus Scams, Investment Scams.

To learn more about common scams, ways to avoid them, and what to do if you encounter one, read this article about [recognizing and avoiding scams](#) or visit [FTC.gov](#).

Disclaimer

While we hope you find this content useful, it is only intended to serve as a starting point. Your next step is to speak with a qualified, licensed professional who can provide advice tailored to your individual circumstances. Nothing in this article, nor in any associated resources, should be construed as financial or legal advice. Furthermore, while we have made good faith efforts to ensure that the information presented was correct as of the date the content was prepared, we are unable to guarantee that it remains accurate today.

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Scammers target seniors more aggressively than any other group. Recognizing the most common scams helps prevent your money and personal information from getting stolen.

If you encounter a situation that seems odd but doesn't raise one of these red flags, trust your gut! Hang up, don't reply, do your research,

2023 Scholarship Recipients



Nick Thornton is the son of Brad and Angie Thornton of Pearl, MS. He is entering his sophomore year at Mississippi Gulf Coast Community College in Perkinston. He is a member of the MGCCC Bulldog baseball team and is majoring in Mechanical Engineer. While at MGCCC, Nick is a member of Phi Theta Kappa and made the Vice President's List for the fall and spring semesters of his freshman year. As a student athlete, Nick made the Academic All-MACC team and the NJCAA All-American third team member for his academics. Nick spent his summer playing baseball for the 2023 Southeast Collegiate League.



Josiah Tompkins is the son of Vincent and Monica Tompkins of Lula, MS. Josiah He will be attending Mississippi College where he will continue his studies in Physical Education (Kinseology). He is transferring from Coahoma Community College. His career goal is to be and physical education teacher and head high school football/baseball coach. His goal as a coach is to inspire young men to become exceptional student-athletes and productive citizens who will make a difference in their communities.

Congratulations Nick and Josiah. Keep striving for EXCELLENCE!

MEMBER SERVICES

- Share Account (Savings)
- Share Certificate
- IRA
 - ◆ Traditional
 - ◆ Roth
 - ◆ Educational
- Christmas Club
- Share Draft (Checking)
 - ◆ EMV Visa Debit Card
 - *CardHub
- 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
- ◆ Tokenization Debit Card
- ◆ Tokenization 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, President/CEO
Joey Minton, EVP/CFO
Valerie Linson, VP Operations
Tammy Henderson, VP Lending
Janelle Wells, AVP Member Services
Kim Godziszewski
Jessica Barrett
Elantra Dean
Charlotte Everett
Beatrice Cooks
Lauren McHan
Michelle Flowers

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

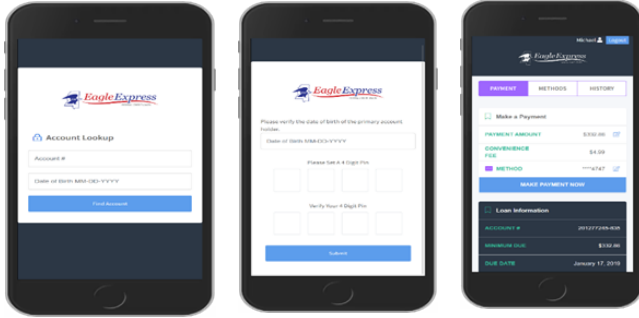


Service Spotlight: EXPRESSPAY

Make a Payment

We're making things easier! Make a payment to your Eagle Express FCU loans from any external account; as easy as a text message or online, through our website or online and mobile banking.

What you should know:



- You will receive a text message informing you of the amount due on your loan. You will be able to review your payment options or you will be able to opt out of our text message service by texting "STOP".
- The link will take you to a portal where you will be asked to verify your account with your account number and date of birth.

When you verify your account for the first time, you will have to setup the following:

4-digit pin:

Once you have entered your account number and date of birth, it will prompt you to create a 4-digit pin. Store this information in a secure place as you will need this pin number to verify future payments.

Preferred method of payment:

To make a payment you will have to add your preferred form of payment in the portal. You can do this by selecting ADD NEW DEBIT CARD or ADD NEW BANK ACCOUNT which will prompt a secure website for you to input your information. If done correctly, there will be a message stating 'Payment Method Success' and you will be redirected to the payment portal. Once your account has been successfully verified, you will be directed to the payment portal where you'll be able to see all of your loans and will also be able to select your preferred payment method.

Member Benefits:

The transaction fee is only \$4.99. \$10 if done via phone with a staff member

Encrypted information guarantees your information is secure

Convenient ways to pay from an external account: text, website, online/mobile banking

Payments accepted from checking accounts, savings accounts and credit cards

Frequently Asked Questions

Can I make a payment on my loans through my online and mobile banking account? Log in to your online and mobile account using your smartphone, tablet or desktop and select 'Make a Payment' from the menu bar. This will take you to the payment portal where you will have to verify your account.

If I opt out of receiving text messages, will I still be able to pay my loans online? Yes, you will have to access the payment portal through our website or online and mobile banking. However, you will not receive any text notifications regarding payment reminders and will not be able to make a payment via text message.

THESE ARE MEMBER OWNED BUSINESSES:

ISTAR ACCOUNTING@CONSULTING, LLC

Lynette Suttlar, Accountant
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

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

GLENN'S TREE SERVICE

Complete Lawn Service
601-672-8611

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 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

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