

THE EAGLE



4th Quarter
Winter 2024

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION

Come And Join Us For The

Annual Membership Meeting

Our Annual Meeting will be held on Monday, March 4, 2024, 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!**

MARCH 4, 2024
REGISTRATION BEGINS AT 5:30 P.M.
MEETING BEGINS AT 6:00 P.M.

TO GO MEAL WILL BE PROVIDED IMMEDIATELY FOLLOWING THE MEETING

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, 2024.

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



SANTA LOANS

Get \$1,200 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 2024.

LOAN RATES

***VEHICLE LOAN RATE SPECIAL EFFECTIVE 6.21.23
**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 6.25% APR* to 16.75% APR
Line of Credit/Signature.....12.0% 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 subject to change without prior notice.

One .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

DIVIDEND CORNER

Dividend for November 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, compounds monthly.



2024/2025 NON-BUSINESS DAYS

MLK
January 15
PRESIDENT'S DAY
February 19
MEMORIAL DAY
May 27
JUNETEENTH
June 19
INDEPENDENCE DAY
July 4
LABOR DAY
September 2
VETERANS DAY
November 11
THANKSGIVING DAY
November 28 & 29
CHRISTMAS DAY
December 25
NEW YEARS DAY
January 1, 2025



Your credit score may seem random, but it tells lenders and other creditors a lot about your financial behavior. It's calculated from a mix of factors in your credit report and suggests how likely you are to fulfill financial obligations.

What is a Credit Score?

Every credit score falls somewhere between 300 and 850. The higher the number, the better your credit history. If you don't have a credit history you will need to establish one. A score of 670 or higher is considered "good," but the average score nationwide is around 700. Keep in mind that older people tend to have higher credit scores than younger people.

How a Credit Score is Used?

Your credit score is used by lenders, creditors, employers, and even insurance companies to gauge your creditworthiness. The more creditworthy you are, the easier and cheaper it is to borrow money, secure insurance, and qualify for lower interest rates.

Creditworthiness goes beyond finances. Future employers and landlords may check your credit score to assess how responsible you are and decide whether to rent you an apartment or offer you a job. In short, a good credit score matters.

What's Included in Your Credit Score?

Technically, you have several different credit scores—one from each of the main credit bureaus, Experian, Equifax, and TransUnion. Each of these bureaus collects data on your financial behavior and uses it to calculate a dynamic score that changes based on the information they have and even the date you check it.

Your credit score is constantly changing based on these factors:

- Payment history (35%)
- Amount owed (30%)
- Account length (15%)
- Mix of accounts types (10%)
- New credit (10%)

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

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.

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 Eagle Express Teller: 1-800-508-9674
 FAX: 601-355-2567



What's Not Included in Your Credit Score?

Your saving and checking account balances, income, and buying habits don't factor in your credit score—although lenders may use some info, like income, elsewhere on a credit application.

Assets like a car purchased for cash won't appear, either. There's also no personal info like your marital status, race, or religious and political affiliations.

How to Improve Your Credit Score?

The best way to boost your credit score is to manage your payment history. Pay on time, in full, and avoid late or missed payments. To do this, only spend what you can afford and don't run balances too high or overextend yourself with loan payments. Staying below your credit limit helps you get and keep a good credit score.

You may think that the best way to keep your credit score high is to avoid using credit, but that's not true. Not using credit gives you a bad credit score, just like using too much credit does. Balance is key.

Boost Your Score Starting Now

Sometimes, you've got to spend money to make money, and the same is true for credit scores. You can't buy a better credit score outright, but using credit wisely is a tried-and-true method for boosting your score over time.

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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Teaching Children About Money

Whether you're teaching finances to your kids, your grandkids, or those of a loved one, it's absolutely essential to teach children how to manage the money they have and invest for the future.

Spending

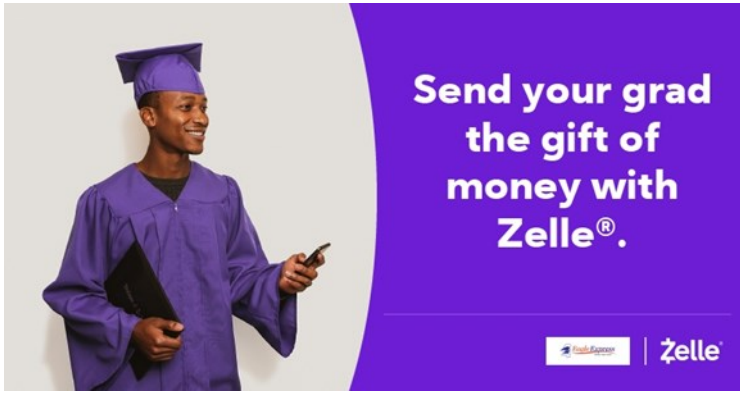
An understanding of spending, including the ability to budget for and track it, is perhaps the most essential money skill you can teach to a child. Children need to recognize that purchases cost money and that money is in limited supply—they can't just buy everything they want. They must plan ahead so that they can afford everything they need, and this is why a budget is a necessity. It's important to acknowledge that budgeting always involves making adjustments. They shouldn't expect to get it right the first time.

Saving

It's important for children to understand that saving is the secret to getting what they want. In order to do that, they need to recognize the difference between dumping money into an abstract savings fund and saving with a purpose. When it comes to the actual act of saving, teach that creating (and sticking to) goals is key. They may choose to save a regular percentage of their income or a certain amount each month. As an incentive to focus on saving, consider making a matching contribution by adding 50 cents for every dollar your child saves.

Investing

Investing is a powerful financial tool that everyone should understand. The sooner you start teaching your kids the basics, the better! Help your children understand that the goal is to buy when things are inexpensive and sell when they're worth more. Investing is often done by buying stocks (very small parts of a company). The stocks are worth more when the company is doing well and less when the company is struggling. Since you own part of the company, you may also get payments when that company earns a lot of money. As the child gets older, you can touch on more complex aspects of investing.



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

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Broker/Owner
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MARY KAY COSMETICS

ALLENA PRICE
Independent Beauty Consultant
www.marykay.com/aprice13
601-459-0978

MOBILITY PLUS

Larry Sanders, Consultant
Ph: 601-502-3555
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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

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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

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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

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VAN "GLORIOUS" WILLIAMS

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WHITE'S SECURITY

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