

# 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 3, 2025, 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 3, 2025**  
REGISTRATION BEGINS AT 5:30 P.M.  
MEETING BEGINS AT 6:00 P.M.

TO GO MEAL WILL BE PROVIDED IMMEDIATELY FOLLOWING THE MEETING

### DECEMBER LOAN RATES

\*\*\*VEHICLE LOAN RATE SPECIAL EFFECTIVE 4.24.24  
\*\*NEW AND USED UP TO 72 MONTHS: A B C D  
\*NO DISCOUNTS ALLOWED 4.49% 6.49% 8.49% 10.49%

(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](http://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 greater than 72 months:

\*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  
September 2024

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.....4.334% APY\*  
2 year.....1.362% APY\*  
3 year-SPECIAL.....3.557% 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.



### 2025/2026 NON-BUSINESS DAYS

MLK  
January 20  
PRESIDENT'S DAY  
February 17  
MEMORIAL DAY  
May 26  
JUNETEENTH  
June 19  
INDEPENDENCE DAY  
July 4  
LABOR DAY  
September 1  
COLUMBUS DAY  
October 13  
VETERANS DAY  
November 11  
THANKSGIVING DAY  
November 27 & 28  
CHRISTMAS DAY  
December 25  
NEW YEARS DAY  
January 1, 2026



## 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.

## 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, 2025.

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



THANK YOU FOR BEING A MEMBER. WE TRULY APPRECIATE YOUR LOYALTY AND COMMITMENT TO EAGLE EXPRESS FEDERAL CREDIT UNION.

WE WISH YOU A VERY HAPPY NEW YEAR AND LOOK FORWARD TO SERVING YOU IN 2025 AND BEYOND.

### 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  
LeVins 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  
Kim Godziszewski  
Jessica Barrett  
Elantra Dean  
Charlotte Everett  
Lauren McHan  
Michelle Flowers  
Nydia Tillis

**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  
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Text us: 601-355-6363  
Toll Free: 1-800-698-7570  
Eagle Express Teller: 1-800-508-9674  
FAX: 601-355-2567



## Guidelines on Building Your Emergency Fund Reframe Your Thinking



Your emergency fund is not your general savings account. And it isn't just telling yourself, "Well, if something happens, I'll be fine because I can pull from here and move some money over there and not buy this...". An emergency fund needs to be money that will only be used in an emergency.

This money needs to be a set amount kept in a separate account than the rest of your money so that it doesn't get accidentally spent. It'll also need to be somewhere you can access quickly when needed. A dedicated savings account is probably the easiest place, but you can also explore other options like multiple share certificates or a secondary savings account if those would better suit your preferences.

### The Bigger the Better

Experts recommend that your emergency fund be large enough to support your essential needs for at least 3-6 months. That would include rent or mortgage payments, other bills, food, and debt payments. But it's never a bad thing to have even more saved. Just think how much more security a full year of funding would give you as opposed to just 3 months. How much will be right for you? Use this calculator to figure out where to start.

### What About Insurance?

Insurance plays a huge role in keeping you protected when emergencies strike. Health insurance, car insurance, life insurance, and home/renter's insurance should all be a part of your emergency preparedness plan. But insurance should go along with, not replace, your emergency fund. You never know what kind of emergency you'll encounter, so you never know how much help your insurance will be able to provide in any given scenario. For example, car insurance is super helpful in an accident, but less helpful if you're laid off from work unexpectedly.

### Plan to Save

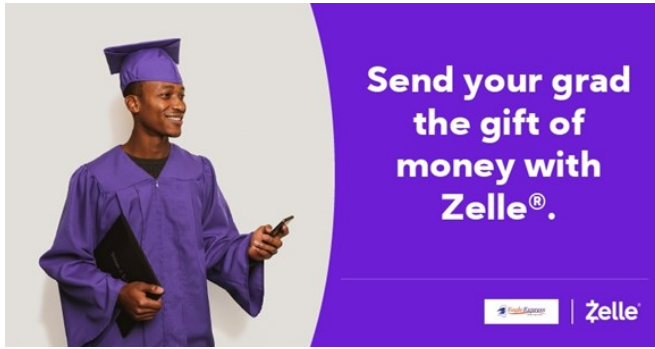
When it comes time to start saving, it's okay to take your time, but you should be doing it purposefully. The 50/30/20 rule can be a great place to start when it comes to saving regularly. With this budgeting method, 50% of your income goes toward needs, 30% toward wants, and 20% to savings. You may choose to put all of the money you save toward your emergency fund or just part of it, but what matters is that you are actively working on building your emergency fund.

#### 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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## THESE ARE MEMBER OWNED BUSINESSES:

### 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 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  
bennetthilda@bellsouth.net  
601-896-2641

### 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

### MORRISON WELDING & CRANE

Jared Morrison 601.850.9.368  
Jordan Morrison 601.624.5483  
Ph: 601.845.5187  
jared@morrisonweldingllc.com  
3109 Hwy. 49 S. • Florence, MS 39073

### 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