

THE EAGLE



4th Quarter
Winter 2018

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION



NEW RATES HAVE FINALLY ARRIVED!!!

Effective as of:
10/23/18

Rates are expressed as Annual Percentage Yield (APY)

Dividends

Regular Shares	0.30% APY
I.R.A. Shares	1.00% APY
Share Drafts	0.30% APY
Christmas Club	0.30% APY

SHARE CERTIFICATES

(Compound monthly, \$500 Minimum)

6 month	0.50% APY
1 year	1.10% APY
2 year	1.36% APY
3 year	1.61% APY
4 year	1.86% APY
5 year	2.11% APY



ANNUAL MEETING of MEMBERS

Our Annual Meeting will be held on Monday, March 4, 2019 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 to learn what we have accomplished in 2018 as well as our goals for 2019. There will be fun, food, fellowship and cash prizes. More details will become available closer to the meeting date. For the most up-to-date information, please visit www.eagleexpressfcu.com. ONLY CREDIT UNION MEMBERS WILL BE ELIGIBLE TO WIN.

12.12.12 SANTA LOAN

This loan is built to help members cover those extra expenses. It's simple. Starting October 2018 through February 2019, enjoy peace of mind with a \$1,200 loan for 12 months at 12% APR. Let us take care of you for a change. Give us a call to find out more and apply today.



As another eventful and prosperous year draws to a close, we are excited to continue serving our members in 2019. Thank you to each of our members for helping

to make Eagle Express Federal Credit Union the success it is. We wish you all a very happy and healthy New Year!

From all of us at Eagle Express Federal Credit Union, Thank You!!

LOAN RATES

Per Credit Category)

Vehicles.....as Low as 1.74%* to 18.0%
Line of Credit/Signature.....11.0% to 18.0%
VISA.....10.0% to 18.0%
SHARE SECURED VISA.....4.25%

*See www.eagleexpressfcu.com for full list of current rates and specials.

See Addendum for complete rates.

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 .25% discount will be given for an existing checking account as well as an existing Visa account.

*A .25% discount will be given when applying online (through Eagle Express Web)

*FOR NEW Vehicles: A .50% discount will be given for an existing checking account as well as an existing Visa account.

NO DISCOUNTS ON OTHER EQUIPMENT, SHARE/CERTIFICATE SECURED OR VISA

DIVIDEND CORNER

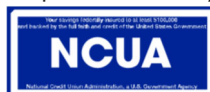
Dividend for
October, 2018

Regular Shares.....	0.30% APY
I.R.A. Shares.....	1.00% APY
Share Draft.....	0.30% APY
Christmas Club.....	0.30% APY

Share Certificates*

6 month.....	0.50% APY
1 year.....	1.10% APY
2 year.....	1.36% APY
3 year.....	1.61% APY
4 year.....	1.86% APY
5 year.....	2.11% APY

*Rates are subject to change. For Information on Savings, Fees or Terms applicable to advertised accounts, call the Credit Union Office. Minimum \$500.00 to open, compounded monthly.



2018-2019 NON-BUSINESS DAYS

Martin Luther King's Birthday
January 21
Presidents' Day
February 18
Memorial Day
May 27
Independence Day
July 4
Labor Day
September 2
Columbus Day
October 14
Veterans Day
November 11
Thanksgiving Day
November 28
Christmas Day
December 25
New Year's Day
January 1, 2020



4 REASONS TO GET PREAPPROVED FOR A LOAN

Are you in the market for a large loan-dependent purchase like a new home or a new set of wheels? Don't forget to get your pre-approval first!

Here's why

1. You'll know what you can afford. A pre-approval will tell you exactly how much house or car you can afford, simplifying and quickening your search.

2. You won't get taken for a ride. When you're unsure how much you can spend on a car, the dealer may try to sell you one that costs more than you can really handle.

3. You'll be taken seriously. A car dealer or realtor will take you more seriously when you wave that pre-approval in their face.

4. Secure the rate and financing terms you desire. When you're making the deal for your purchase, there are bound to be some confusing moments as things come together. Some dealers use this as an opportune time to upsell warranties, insurances and other add-ons. While these things require consideration, it's too easy to tack the costs onto a loan without considering how it will impact payment and overall cost.



Everyone loves spending time looking at new cars but no one loves the buying process. Let Eagle Express FCU be your auto lending headquarters. We help make the car buying process a little easier with our car buying tools and services. With great rates*, quick turnaround times and an easy pre-approval process, you can be driving your dream car in no time. Apply online through our AutoLink (TrueCar) service or visit our location.

*Rates as low as 1.74% APR. Rate shown is available based on discounts, loan term, creditworthiness and collateral condition. Rate availability is subject to change and credit approval is required. Restrictions may apply. Contact the credit union for additional details.

STUDENT SCHOLARSHIPS

Do you or someone you know need money for college? Beginning in March 2019, your credit union's scholarship program will be awarding **two (2) scholarships** to member students in good standing. One scholarship for \$1000 and one for \$500. Applicants must meet all the general requirements before submitting an application. A list of details can be found online at

www.eagleexpressfcu.com. If you're not yet a member, now's a good time to join!

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
 - ◆ Estatements
 - ◆ Mobile
 - ◆ Text Alerts
 - ◆ Bill Payment
 - ◆ POPmoney
 - ◆ 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
 Al Ponder
 Judy Presley
 Willie Liddell, Jr.
 Danny Williams

CREDIT UNION STAFF

Katie Nelson, CEO/Manager
 David Kinnison, Asst. Manager
 Tammy Henderson, Loan/Collection Mgr.
 Valerie Linson, Office Manager
 Jamelle Wells, Head Teller
 Brianna McBride-Cook
 Kim Godziszewski
 Jannie Luckett
 Carrie Sanders
 Jessica Spears
 Shirley Woods

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





Banzai, a financial literacy program, is designed to teach a variety of ages what real-world finance is like. It is an interactive simulation that is all about trial-and-error. Students make choices and experience the consequences of their decisions in a fun and safe environment. Banzai uses real-life examples to help teach concepts like budgeting, making money, expenses and even complex topics like insurance and credit. Banzai creates conversations and instills healthy attitudes toward finances at home. Available through our website!! Give it a try. Your children will thank you later.

IS DEBT GETTING THE BEST OF YOU? Think About It

No matter how much money I throw at my debt, it never seems to go down. What can I do?

- Start with a map. Figure out how much you owe, to whom you owe it, and at what interest rate you're paying it back, plus any other fees, penalties or costs that go with any of your debts. If you need help figuring all of this out, let us know. We've got professionals who can help you find what you need. Meanwhile, review your credit report so you know what the credit agencies think you owe. Don't forget to challenge anything on your report that appears fraudulent or inaccurate.
 - Lower your interest rate, even if it raises your payments. You can lower your interest payments by moving chunks of your debt from high-interest plans to lower-interest plans. One way to do this is to move credit card debt from one card to another, so your largest balances are at the lowest rates. Another way to do this is to get a new loan. For example, our home equity loans have lower rates than most major credit cards because you have collateral to help secure the loan and we redistribute our revenues back to our members in the form of lower rates rather than giving our profits to shareholders and bonuses for top-level executives.
 - Get help from professionals. Even if you don't want a home equity loan or a new credit card, we've got plenty of resources to help you get on top of your debt, from advice and literature to a variety of savings programs that can help you tackle that debt. You can also call each of your creditors to see if you can get your interest rates lowered. Sometimes a phone call is all it takes. If you've got a loan in hand or room on another card to move your balance, then you have the leverage to convince your creditors that they should lower their rates or risk you paying off your debt and making interest payments to someone else.
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MAKE PAYMENTS OR DEPOSITS - Anytime. Anywhere.

Credit union closed?? Don't want to be late on your loan payments? Well, we have the solution for you. Now making deposits/payments from other financial institutions is as easy as 1, 2, 3. Try one of our three self-service options. These options are located on our website and charge a minimal convenience fee. Take advantage of these options and never miss a payment/deposit again.

~ WEB PORTAL ~ ~ PAY-BY-PHONE ~ ~ MONEYGRAM ~

Change Contact Information

It's a NEW YEAR and we encourage our members to maintain accurate contact information with the credit union so you can continue to receive confirmation emails for online banking requests, get notified of important credit union updates and changes and save time by getting priority information sent to you correctly the first time.

Members with Online Banking

The fastest and easiest way to update your contact information is through Online Banking.

- Update your address, phone number or email address by selecting the Self Services tab.

Members without Online Banking

-Update your phone number or mailing address by mail or fax. Complete the Change of Address Form located under Applications on our website. Be sure to sign the form before sending it. No change will be made without a valid signature or

- Update in person. Stop by our branch and bring a valid photo ID.

THESE ARE MEMBER OWNED BUSINESSES:

1STAR ACCOUNTING@CONSULTING, LLC

Lynette Suttlar, Accountant
Ph: 601-503-6610
lstarbk@gmail.com

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

BLOOMERS PETALS AND PRESENTS

Terry Overstreet & Don Moore
137 N. Madison, Kosciusko, MS 39090
662-290-8551 / Fax: 662-290-8552

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

COUPLES ENTERTAINMENT

Cheryl Warren, Owner
4511 Byrd Dr., Jackson, MS 39209
601-500-0667

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

GWEN M. LEFLORE REALTY BROKER/REALTOR

Cell: 601-260-8061
Home/Business: 601-267-9965

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

MARY KAY INDEPENDENT BEAUTY CONSULTANT

TERESA CASSIDY
601-927-5249

MATHEWS FARM

Registered Paints & Quarter Horses Quality Hay
Virginia (Gigi) and Hugh Leigh
273 Davey Dr., Benton, MS 39039
662-673-2722

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
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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 Coach and Process Server
P. O. Box 1967
Florence, MS 39073
769-226-3277

ROY BROWN

Senior Sales Consultant
Rogers-Dabbs Chevrolet - Brandon, MS
601-825-2277
roybrown@rogersdabbs.com

SANFORD FINANCIAL SERVICES

James & Hazel Sanford
4500 I-55 N, Suite 214, Jackson, MS 39211
601-953-8259

SAVING GRACES

Charlotte McDonald Portraits & Alterations
511 Meade Ct., Pearl, MS 39208
(H) 601-664-7027 • (C) 601-941-8474

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

SPECIALTY HEALTHCARE

Nursing Agency
Kakeyla Manning, Owner
P. O. Box 292, Raymond, MS 39154
601-613-2666
www.shnams.com / Email: k.manning@shnams.com

STARLIGHT MAID-JANITORIAL & WINDOW CLEANING SERVICES, LLC

Charlene Cooper, Proprietor
Office: 601-622-1557 / Fax: 601-977-9066
starlightmaidandjanitorial@yahoo.com

THE BEEF JERKY OUTLET

William and Jennifer Vancor, Owner
257 Ridge Way
Flowood, MS 39232
601-672-2232

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

UNIQUE MOTORS

Chris Wartes
601.317.5133
www.uniquemotors.com

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