

THE EAGLE



4th Quarter
Winter 2019

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION

ANNUAL MEETING

ANNUAL MEETING
of MEMBERS

Our Annual Meeting will be held on Monday, March 2, 2020 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!



From your
Eagle Express
Family

As the holiday season winds down, we would like to take some time to thank each of you for your membership and trust in Eagle Express Federal Credit Union. We are always working to improve our services so we can offer you and our communities the best possible experience. Always remember that our hearts and doors are open to any and all suggestions that will help us continue to be of service to you. We're excited to continue our journey together through 2020 and beyond.

Here's to a safe and happy New Year!



SANTA LOANS

Apply for a \$1200 Santa Loan today!

Santa is feeling extra generous this year! Our Santa Loans are \$1,200 for 12 months at 12% APR. There is still time to apply. For more information, stop by or call us at 601-355-6363. This loan ends February 2020.

LOAN RATES

(Per Credit Category)

Vehicles.....as Low as 1.74%*APR to 18.0% APR
Line of Credit/Signature.....11.0%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. See Addendum for complete rates.

*Annual Percentage Rate (APR)

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, 2019

Regular Shares.....	0.50% APY
I.R.A. Shares.....	1.00% APY
Share Draft.....	0.50% APY
Christmas Club.....	0.50% APY

Share Certificates of Deposit:*

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.

2020-2021 NON-BUSINESS DAYS

Martin Luther King's Birthday
January 20
Presidents' Day
February 17
Memorial Day
May 25
Independence Day
July 3
Labor Day
September 7
Columbus Day
October 12
Veterans Day
November 11
Thanksgiving Day
November 26
Christmas Day
December 25
New Year's Day
January 1, 2021





AUTO LOANS

Now imagine taking that drive behind the wheel of a new vehicle. With auto loan rates as low as 1.74% APR*, a new car, truck or SUV may be in your sights this year. Contact one of our loan officers and get pre-approved for your EEFCU loan before you shop to help you negotiate an even better deal!

*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. Restrictions may apply. Contact the credit union for additional details.



STUDENT SCHOLARSHIPS

At Eagle Express FCU, we believe in helping our members prepare for their futures. That's why we offer scholarships to eligible high school seniors every year. Beginning in March 2020, 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. Don't miss out on this opportunity. Become a member today!!

Instant Issue Debit Cards



No more waiting for your debit card to arrive in the mail. Did you just open an account or need a duplicate or new card? Eagle Express now offers Instant Issue Debit Cards! With Instant Issue you can walk into our branch and receive a new card on the spot (Card activation takes 24 hours). If your cards are lost or stolen, you can get a replacement in a matter of minutes. Now, that's convenience! For more information, contact the credit union.

ExpressPay

This service lets you pay your loan payment more conveniently than ever without mailing a payment or coming to the credit union! Make your payment using a debit card or routing number and account number from any financial institution for a small convenience fee. You'll receive an email confirmation when the payment is successfully completed. Never drive to a service center or mail a check to make a payment again! ExpressPay from EEFCU - making it easier to do business with us, every single day.

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
 - ◆ 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
LeVinsio Collins, Sec./Treasurer
Jay Graham
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
Janelle Wells, Head Teller
Brianna McBride-Cook
Kim Godziszewski
Jannie Luckett
Carrie Sanders
Jessica Spears
Kenoia McClendon

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





Beware Car-Wrap Scams!

The fake-check scam is a tried-and-true scheme with dozens of variations. One such variation, the car-wrap scam, has recently become more widespread and successful. In this scam, well-known "brands" post ads or send mass emails promising consumers generous compensation for allowing the company to use their car

as advertising space. The consumer simply needs to have their vehicle shrink-wrapped with an ad for the company to be generously paid around \$500 a week.

Unfortunately, the ad is bogus. When the victim is awarded their first "paycheck," it will be made out for an amount far larger than what was promised. Alternatively, the victim will be supplied with the funds to pay the car-wraper; only the amount on the check is a lot larger than necessary. In both scenarios, the victim will be instructed to cash the check and mail back the surplus to the sender. You can probably guess the ending: The check will not clear and the victim will never see that money again. Like every successful scam, this one tries to bait its victims with the promise of easy money. Luckily, there are loads of red flags here to alert you to the fact that you're looking at a scam.

First, the ad will be written poorly and riddled with spelling errors. This should immediately tip you off to its shady intent. Another clue is the ridiculously high compensation being offered for essentially renting out your vehicle for an alleged company to use as advertising space. You know what they say about things that are too good to be true ...

If you fall for the scam, you can still pull out when you get your first check. Legitimate companies do not mistakenly "overpay" you and then ask you to refund the change. If you receive a check that matches this description, rip it up and cut off all contact with the sender.

It's equally important to note that many of these car-wrap scams are being pulled off in the name of well-known beverage companies like Monster Energy, Pepsi and Red Bull. Most of these companies have confirmed that they do not run any programs like the one promoted in the scam. If you spot a car-wrap scam, be sure to warn your friends and file a complaint with the FTC at ftc.gov.



Protect Yourself from Identify Theft

Identity theft is one of the most nefarious crimes out there. Here are seven ways to help protect yourself: **Secure Your Hard Copies**-Every sensitive document should be kept in a safe. Credit cards and debit cards should be securely placed in your wallet at all times. Bonus Tip: Shred all aged documents that contain sensitive information. **Examine Your Financial Statements**-Review your financial statements monthly and check carefully for fraudulent activity. Report any suspicious charges immediately. Bonus

Tip: Sign up for alerts and limit your credit card activity to a specific geographical area.

Choose Strong Passwords-Use different, strong passwords for each of your accounts and devices. Bonus Tip: Use a secure password service, like Gizmodo, to create and store unique passwords. **Protect Your Computer**-Invest in a strong anti-spyware program to protect your hardware from hackers. Bonus Tip: Encrypt your hard drive for an extra level of protection. **Be**

Wary of Suspicious Emails and Websites-Don't open suspicious-looking emails or click on links for unfamiliar sites. Bonus Tip: If your inbox is flooded with promotional emails, unsubscribe from some of them. This will help you spot the truly bad apples in all that mail. **Use Two-Factor Identification**-

The extra log-in step will help ward off scammers and add another layer of security to your accounts. Bonus Tip: Never elect to have a device "remember your password" for a site that involves payments of any kind. **Avoid Public Wi-Fi**-Public Wi-Fi is a great hunting ground for thieves; steer clear if you can. At the very least, avoid all online banking or password logins while using public Wi-Fi. Bonus Tip: Secure your own home Wi-Fi with a strong password.

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

ALLENNA 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
301 Highland Park Cove, Ste. C
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