

# THE EAGLE



1st Quarter  
Spring 2021

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION

## Zelle

ZELLE (coming soon)

Send and Receive Money with Zelle®

Introducing Zelle — a fast, safe and easy way to send money in minutes to friends, family and others you trust, using only their U.S. mobile number or email address. Use Zelle in your Eagle Express Web app to send money directly from your account to theirs. With Zelle, you can also receive money directly into your account. For more information contact the credit union.

## SCHOLARSHIPS

Each year, your credit union offers two scholarships to member students in good standing. You must be enrolled in an undergraduate program at a Junior/Community College or a 4-year College or University. Other requirements may apply. Call or go online at [www.eagleexpressfcu.com/scholarship](http://www.eagleexpressfcu.com/scholarship) for complete details. Applications must be submitted to the credit union on or before June 30, 2021.

## LOAN RATES

(Per Credit Category)

**Vehicles.....as Low as 0.99% APR\* to 15.0% APR**  
VEHICLE DISCOUNT SPECIAL GOOD THROUGH MAY 31, 2021  
0.50% APR DISCOUNT WHEN YOU PURCHASE EAGLE EXPRESS FEDERAL CREDIT UNION GAP INSURANCE WITH YOUR VEHICLE LOAN. The maximum discount ON VEHICLE LOANS is 2.00% APR with a floor rate no lower than 0.99% APR.

**Other Equipment.....as Low as 2.49% APR\* to 15.0% APR**

**Line of Credit/Signature.....10.0% 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.

See Addendum for complete rates.

All rates are expressed as 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 .50% discount will be given for an existing checking account as well as an existing Visa account.

\*A .50% discount will be given when applying online (through Eagle Express Web)

Other Equipment: \*A .50% discount will be given when applying online (through Eagle Express Web)

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

## ANNUAL MEETING OF MEMBERS

Thank you to all who joined us for our annual meeting on March 7! Although our gathering was a little different than usual, a good time was still had by all. We're appreciative of all the members who attended, the service of our Board of Directors and to the Eagle Express FCU staff for representing the credit union! Our 87<sup>th</sup> Annual Meeting will be held March 7, 2022. Location and time to be announced at a later date. We look forward to seeing you.

**2021 Door Prize Winners-CONGRATULATIONS** to the following CU members: **\$100.00**-Brandi Palmer and Vernon White; **\$50.00**-Lisa Donald and Rosetta Walker; **\$25.00**-Debbie Ellis, Sydney Kirk Patti, Edward Swales, Linda Rochelle, Bobby Parks, Jessica Spears, Kevin Corley, Lily Ott, Delorise Hulitt and Janice Phillips.

CONGRATULATIONS to Jim Hankins and Willie Liddell for being re-elected to the Board of Directors for another three (3) year term.

## DIVIDEND CORNER

Dividend for  
March, 2021

Regular Shares.....	0.10% APY*
I.R.A. Shares.....	0.25% APY*
Share Draft.....	0.10% APY*
Christmas Club.....	0.10% APY*

### Share Certificates of Deposit:\*

6 month.....	Unavailable at this time
1 year.....	0.20% APY*
2 year.....	0.30% APY*
3 year.....	0.55% APY*
4 year.....	Unavailable at this time
5 year.....	Unavailable at this time

\*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.

## 2021-2022 NON-BUSINESS DAYS

### Martin Luther King's Birthday

January 18

### Presidents' Day

February 15

### Memorial Day

May 31

### Independence Day

July 5

### Labor Day

September 6

### Columbus Day

October 11

### Veterans Day

November 11

### Thanksgiving Day

November 25

### Christmas Day

December 24

### New Year's Day

December 31



## MOBILE DEPOSIT (coming soon)

Make check deposits in a snap!

Mobile Deposit enables you to deposit checks in minutes, whenever and wherever you want when you use your Credit Union's mobile banking app. It's as simple as making a phone call or sending a picture to a friend. Each step in the process is described right on screen and an online help system is just a tap away.

- Choose the account to receive the check deposit
- Enter the check deposit amount
- Take a picture of the front and back of the check using the camera in your mobile device
- Review and submit the check images for deposit into your account

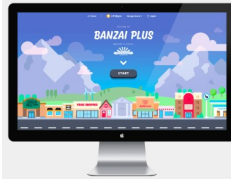
It's that easy!

Download our app so you can also bank, pay bills AND make deposits from your smartphone.



**RETURN MAIL** - Don't forget. All return mail is charged a \$5 per envelope fee. Address changes can be handled via online banking, mail, email, fax or in-person.

**DORMANT ACCOUNTS** - All dormant accounts, with a balance of less than \$100, are charged a non-refundable monthly fee of \$10. Don't throw away unnecessary money. Avoid dormant fees by making a transaction at least once a year.



Eagle Express Federal Credit Union is proud to offer Banzai, the financial literacy program, for FREE. Experience real-world financial literacy in a fun, safe way with Banzai Youth, Teen and Plus.

Banzai 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. With Banzai, people of all ages will be better informed and better prepared to make the right choices when the time comes. 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.

### 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  
Joey Minton, Asst. Manager  
Tammy Henderson, Loan/Collection Mgr.  
Valerie Linson, Office Manager  
Janelle Wells, Head Teller  
Brianna Kildare  
Kim Godziszewski  
Jannie Luckett  
Carrie Sanders  
Jessica Spears  
Keonia 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





## AUTO LOANS

VEHICLE DISCOUNT SPECIAL GOOD THROUGH MAY 31, 2021

**0.50% APR DISCOUNT WHEN YOU PURCHASE EAGLE EXPRESS FEDERAL CREDIT UNION GAP INSURANCE WITH YOUR VEHICLE LOAN. The maximum discount ON VEHICLE LOANS is 2.00% APR with a floor rate no lower than 0.99% APR.**

Enjoy the Ride. Whether your dream car is new or just new-to-you, EEFCU's auto loans make it easy to hit the road by offering low rates and flexible terms.

Benefits:

- ◆ **For new or used vehicles** - with the same low rates.
- ◆ **Purchase or refinance** - borrow to buy your next vehicle or refinance from another finance company.
- ◆ **Affordable payments** - the longer the loan term, the lower your monthly payment.
- ◆ **Rate discounts**

Stop by and see us. Let us make your next car buying experience a dream come true. **All rates are based on Equifax beacon score and credit category. Rates are expressed as Annual Percentage Rate (APR) and are subject to change without prior notice. A .50% discount will be given for an existing checking account and existing Visa account. A .50% discount will be given when applying online (through Eagle Express Web). NO DISCOUNTS ON SHARE/CERTIFICATE SECURED OR VISA.**



Looking for a safe place to grow your money? Look no further than the savings account at your credit union! Here's everything you need to know about this popular product.

### Opening a savings account

Stop by our branch or visit the Eagle Express website to open a savings account. You'll need basic identifying documents and information along with a minimum initial deposit of just \$25.00.



### Accessing your funds

The funds in a savings account are less accessible than a typical checking account but more accessible than the money in a long-term investment option. If you do need to make a withdrawal, visit a branch location or ATM. You can also transfer funds to another account online.



### Higher earnings rate

One of the most advantageous features of a savings account is its interest/dividend rate, which is nearly always higher than the rate of a checking account in that same institution. According to the NCUA, in December 2020, the average checking accounts rate for credit unions was 0.08% APY. The average rate for savings accounts was 0.11% APY.

### Safety and security

Your money is always safe at Eagle Express. Your funds are federally insured up to \$250,000 by the National Credit Union Administration. The funds in your savings account will also be protected from the fluctuations of the stock market.

A savings account can be an excellent place for keeping and growing funds you may need to access in an emergency. Call, click, or stop by Eagle Express to open your account today.

# THESE ARE MEMBER OWNED BUSINESSES:

## ISTAR REALTY, LLC

Lynette Suttlar  
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

## 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

## CREATIVE DESIGNS

All Occasions  
Hilda Bennett, Designer  
bennethilda@bellsouth.net  
601-896-2641

## WILL J. DAVIS ABOC

Certified Optician - Odoms Eyecare  
601-977-0272

## EMPIRE BLACK MONEY

Customized T-Shirts and More  
Will Johnson, Owner  
601-862-2225

## 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

## GRAY AND GRAY, LLC

Fleet and Auto Repair  
Ben and Esther Gray, Owners  
605 S. Gallatin St., Jackson, MS 39204  
769-572-5242

## 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

## 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 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

## 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

## STARLIGHT MAID-JANITORIAL & WINDOW CLEANING SERVICES, LLC

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

## 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