

THE EAGLE



3rd Quarter
Fall 2022

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION



A CHRISTMAS LOAN JUST FOR YOU!

Worries over paying for Christmas shouldn't detract from this special season. Here is a great option to help you get through this wonderful and sometimes chaotic time of year.

Just in time for the Holidays! If you need a little extra cash this holiday season, we can help with our SANTA loan. Beginning October 1st, you can borrow \$1200 at 12% APR for 12 months. So, don't let finances derail your holiday cheer! Take the pressure off with some extra cash and apply for your SANTA loan today.

**Annual Percentage Rate. All loans subject to credit*



Zelle® is a fast, safe and easy way to:

SEND Forgot a family member's birthday? Send a gift of money with Zelle®.	REQUEST Ask your roomies for their share of the rent - without the awkwardness.	SPLIT No need for separate checks - split the cost of the dinner tab with Zelle.
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Get Started Today at eagleexpressfcu.com

LOAN RATES

(Per Credit Category)

Vehicles.....as Low as 1.49% 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.

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.

A .50% discount will be given for an existing Visa account.

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

**FLOOR RATE of 1.49% APR.

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

NO DISCOUNTS ON SHARE/CERTIFICATE SECURED OR VISA

NOMINATING COMMITTEE FOR 2023 ANNUAL MEETING OF MEMBERS

The Nominating Committee for the 2023 elections is as follows:

David Stovall, Maintenance Manager, GMF
Patricia Randall, Rural Letter Carrier - Ret.
Angela Moudy - Retired

ELECTIONS WILL BE HELD FOR THREE (3) DIRECTOR POSITIONS. Nominations may be submitted directly to any member of the Nominating Committee. Sealed nominations will be accepted at the credit union office and turned over to the chairperson of the nominating committee. **DEADLINE FOR SUBMITTING NOMINATIONS TO THE COMMITTEE IS NOVEMBER 18, 2022 BY 4:00 PM.** Please speak with your nominee to assure that he/she is willing to serve if elected before submitting. Only credit union members are allowed to nominate.

DIVIDEND CORNER

Dividend for August 2022

Regular Shares.....	0.20% APY*
I.R.A. Shares.....	0.25% APY*
Share Draft.....	0.20% APY*
Christmas Club.....	0.20% APY*

Share Certificates of Deposit:*

6 month.....	0.25% APY*
1 year.....	0.45% APY*
2 year.....	0.55% APY*
3 year.....	0.75% APY*
4 year.....	1.01% APY*
5 year.....	1.26% 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.



2022 NON-BUSINESS DAYS

- MLK
January 17
- PRESIDENT'S DAY
February 21
- MEMORIAL DAY
May 30
- JUNETEENTH
June 20
- INDEPENDENCE DAY
July 4
- LABOR DAY
September 5
- VETERANS DAY
November 11
- THANKSGIVING DAY
November 24 & 25
- CHRISTMAS DAY
December 26
- NEW YEARS DAY
January 1, 2023

EMPOWER

YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

Thursday, October 20, 2022

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union

(ICU) Day® has been celebrated on the third Thursday of October since 1948.

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged. The day of festivities for credit unions and financial cooperatives globally includes fundraisers, open houses, contests, picnics, volunteering and parades.

On October 20, 2022, our global credit union family will join together to celebrate the 74th anniversary of ICU Day®! Light refreshments and giveaways will be available all day in the credit union lobby.

ANNUAL MEETING



ANNUAL MEMBERSHIP MEETING

Join us
MARCH 6,

2023 for the 88th ANNUAL MEETING OF MEMBERS. There will be FELLOWSHIP, FOOD AND DOOR PRIZE DRAWINGS. Mark your calendars! This is an event you don't want to miss. Location and time to be announced at a later date. We hope to see you there.

2022 Scholarship Recipient

Nick Thornton is the son of Brad and Angie Thornton of Pearl, MS. He is attending Mississippi Gulf Coast Community College in Perkinston where he will begin prerequisites for an Engineering degree.

Nathan Cooke is the son of Keith and Rhonda Cooke of Terry, MS. He is attending Mississippi State University where he will begin studies in Biomedical Engineering.

Congratulations Nick and Nathan. Keep striving for EXCELLENCE!

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
Janelle 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.

EAGLE EXPRESS FEDERAL C.U.

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





The New Way To Buy A Car!

Forget the hassle of hopping from dealer to dealer and scouring the papers for a great deal on your next vehicle. Now, you can buy your next car from the comfort of your own home with our online car buying services!

- Find New and Used Cars For Sale Close To You
- Take A Virtual Test Drive
- Calculate Your Loan Payment
- Get Pre-Approved
- Check Your Credit Score For Free
- Pull Vehicle History Reports and Safety Ratings

After you've purchased your vehicle, we'll also give you a 3-year membership to MyEZCarCare, complete with auto maintenance and travel discounts, an Electronic Glove Box, and road-side assistance!

NEW PRODUCTS AND SERVICES:

Your credit union has been working to provide the most current and up to date products and services for our members. Be sure to review our new offerings.

Remote Deposit Capture - you can now deposit a check through our mobile app. Please be sure to follow the endorsement requirements as presented in the app.

ZELLE - transfer funds immediately between your financial institution, set up a recurring payment or pay a friend for lunch or other activity. Access is through Bill Payment within our mobile app.

SecurLOCK - protect your VISA credit card with the SecurLOCK app. Turn access to your card off and on, set limits, locations, plus other security features.

Contactless Debit Card - contactless debit cards are now available. Upon expiration of your current card you will receive a new contactless card. To receive one prior to your current expiration date please contact the credit union. There is a \$10.00 reissue fee to receive prior to the expiration date.

Text Messaging - use our secure text messaging service to communicate with a member service representative or loan officer.

COMING SOON!

Contactless Credit Card

Tokenization - Apple, Google and Samsung Pay

5 Tips for Getting the Best Deal on a New Car

Here are five simple things that can help you afford the car of your dreams.

1. Go to your credit union and get preapproved for an auto loan

Because credit unions are not-for-profit, and owned by their members, you can get better borrowing rates.

2. Price check

3. Shop on a week day, at the end of the month, and, even better, at the end of the year

4. Stick to the price of the car

5. If the price is still too high, don't be afraid to walk away

How to create STRONG PASSWORDS

- ✓ **Do** Use a combination of symbols, upper- and lowercase letters, and numbers.
- ✓ Use at least 8 characters.
- ✓ Use two-factor authentication.
- ✓ Use a password manager tool.



THESE ARE MEMBER OWNED BUSINESSES:

ISTAR ACCOUNTING@CONSULTING, LLC

Lynette Suttlar, 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

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

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

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 BREEDING 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 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

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