HFFA



2nd Quarter Summer 2022

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION

Family Membership



Once you join Eagle Express FCU, your family members are also eligible to join. Credit union membership is truly a "family affair" and many of our members

take pride in bringing the many benefits of membership to those they love. Saving money, earning a better rate of return and paying the lowest fees possible are just some of the benefits that you and all your family members will enjoy! To become a member, simply visit our branch or give us a call at 601-355-6363, or apply online.

COMING SOON!

We are working hard to give you the easiest, most secure way to use and protect your Visa debit and credit cards.

- Upgraded Visa Debit Card Management will be located within the Eagle Express Web app.
- SECURLOCK for Visa Credit Card Management app.
- Access to Visa credit card information within Eagle Express Web.
- Apple Pay and Google Pay, for both Visa debit and credit cards.
- Contactless Visa cards for both debit and credit cards.

LOAN RATES

EOM MILES
(Per Credit Category)
Vehiclesas Low as 1.49% APR* to 18.0% APR
Line of Credit/Signature11.0% APR to 18.0% APR
VISA10.0% APR to 18.0% APR
SHARE SECURED VISA4.25% 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

NOTICES:

- #ilovemycreditunion social media campaign promoting your credit union
- 2023 Annual Meeting of Members -Monday, March 6, 2023 - MS Agricultural Museum Forestry Building
- Don't forget. All return mail is charged a \$5.00 per envelope fee so keep your account up-to-date. Address changes can be handled via online banking, mail, email, fax or in-person.

DMDEND CORNER Dividend for May 2022

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

Snare Cermicales of Deposit:^		
6 month		
1 year		
2 year0.55%APY*		
3 year		
4 year0.85% APY*		
5 year1.06% 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





Social Media

#ILoveMvCreditUnion

Voice Matters! Why Not Use It to Inspire?

Make a difference with AUTHENTIC, HIGH-ENERGY CONVERSATION on why we love our credit unions.

July 29, 2022 is almost here! Are you as excited as we are? This is your chance to be part of a worldwide grassroots movement, to inspire others, and have fun! It's the day you can ioin fellow credit union enthusiasts across the country and show how being part of a credit union can make a difference!

WHAT YOU NEED TO DO

It's easy! Simply go on your favorite social platforms using #ilovemycreditunion and inspire others by sharing your amazing credit union story! Next, "like" and "share" posts that motivate you. Together, we can bring credit union awareness to top trending status! Here's some ideas to get you started:

- Shine a light on a great service experience you had with us
- Show your passion for a cause we've supported
- Reflect on a fun event you remember
- Post a quick selfie and shout out

Whatever you choose to share, you can show your friends you have the inside scoop on the CU Difference!

REMEMBER, TIMING IS EVERYTHING

We're aiming to create a **BIG BUZZ** on social media! To make that happen, we're asking you to hold on to your awesome stories just a little longer until we can all post together on Friday, July 29, 2022.

Mark your calendars now to join the conversation and inspire the online community with your story of how our credit union has made a difference for you. Don't forget to use hashtag: #ilovemycreditunion!

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/Deposits
 - ♦ Text Alerts
 - ♦ Bill Payment
 - ♦ 7.elle ♦ 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 LeVinso Collins, Sec./Treasurer Iav 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 Jamelle Wells, AVP Member Services Kim Godziszewski **Jannie Luckett** Jessica Spears Keneatrice Smith Elantra Dean Charlotte Everett Beatrice Cooks

NOTICE: The Credit Union newsletter is an official publication of Eagle Express Federal Credit Union. newsletter serves as an official notice to the Credit Union membership of all matters contained within

EAGLE EXPRESS FCU

P. O. Box 567 Jackson, MS 39205-0567 Physical Address: 567 S. State St. Jackson, MS 39201 Telephone: 601-355-6363 TEXT: 601-355-6363 MS WATS: 1-800-698-7570 Eagle Express Teller: 1-800-508-9674 FAX: 601-355-2567



New Debit Card Management and Spend Tracking Within Our Eagle Express Appl

Card management and spend tracking functionality will now be available from a <u>single app</u> - the same app you use for Eagle Express online banking. Here's what you need to know:

Once the conversion is complete the CardValet app will be unavailable. You will no longer need to access this app and should delete it from your mobile device.

- Access the Eagle Express app just log in as usual and the app will let you know what's new once it is updated.
- IMPORTANT! After the update, be sure to log in to the Eagle Express app and tap Eagle Express Cards. For users with My Location and Notifications previously enabled in the CardValet app, tapping Eagle Express Cards will ensure these features are activated within the new experience.
- Cards and controls will carry over from the previous app to our Eagle Express app. Please note, if you added a second card in your current app, that card may need to be re-added so you can see it; however, the controls will still be in effect. If you customized alerts, please review those settings in the new app.
- You can still use your cards during this app transition.

Is There Anything I Should Do Today?

If you haven't already, download our Eagle Express app today. Set up an account and login to become familiar with the app.

https://apps.apple.com/us/app/eagle-express-fcu/id1176303170 https://play.google.com/store/search?q=eagle+express+fcu&c=apps

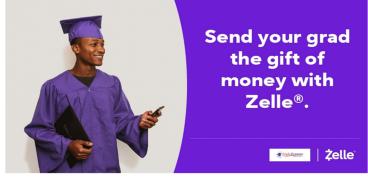
Turn on automatic app updates on your phone so you get the new features as soon as they are rolled out.

Enable Live Updates in our Eagle Express app so you know what to expect and when.

Can I still use the CardValet App?

• We encourage you to try the new functionality within our Eagle Express app.





THESE ARE MEMBER OWNED BUSINESSES:

1STAR ACCOUNTING@CONSULTING, LLC

Lynette Suttlar, Accountant 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 601454-0100, 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 bennetthilda@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

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 601459-0978

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 starlightmaidandjanitoral@yahoo.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

VIDEO VISION & CENEMATIC MOTION

Bruce Polie, Owner 601-826-4585

WHITE'S SECURITY

Dorothy White, Vice President 601-982-9684 or 601-955-8104