



Auto Loans with Low Rates

Rates that put you in the driver's seat



Searching for low-rate auto loans? We want you to get a deal you'll be proud of. Because our members are owners, we're able to pass along our profits to you through our wonderful rates and you'll never have to worry

about an application fee.

- Rates as low as 1.74% APR* for New Vehicles,
- Rates as low as 2.24% APR* for Used Vehicles,
- Flexible terms and payments and
- No payments for 45 days

So cruise into spring in your new or pre-owned vehicle! Apply online and get your Guaranteed Savings Certificate through the TrueCar network. Save with low interest rates through your credit union.

**All rates are based on Equifax beacon score and 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*

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

Annual Meeting of Members

Eagle Express FCU would like to thank all guests who attended the 83rd Annual Meeting of Members, held at the Agricultural Museum, March 5th. We enjoyed meeting and fellowshiping with you and do hope that your time at the meeting was rewarding.

We would like to **CONGRATULATE** our 2018 Door Prize Winners: \$100.00 Winners-Sonya King and Bennie Smith; \$50.00 Winners-Brandy Lockett and Madison Bibb; \$25.00 Winners-Katie Thornton, Janice Phillips, Jo Ann Graham, Judy Presley, Al Ra Shields, Eric Buckley, Butch Swales, Dunn Johnson, Angie Thornton and Rosia Anderson. Also, to our **RE-ELECTED BOARD MEMBERS: Jim Hankins and Willie Liddell**. Thank you for all you do concerning our members and credit union staff.

If you've not had opportunity to attend the meeting, Eagle Express invites you to join us at our 84th annual meeting, March 4, 2019. We look forward to seeing you there.



DIVIDEND CORNER

Dividend for March, 2018

Regular Shares.....	0.30% APY
I.R.A. Shares.....	1.00% APY
Share Draft.....	0.30% APY
Christmas Club.....	0.25% APY

Share Certificates of Deposit:*

1 year.....	0.60% APY
2 year.....	0.85% APY
3 year.....	1.11% APY
4 year.....	1.36% APY
5 year.....	1.61% 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 15
Presidents' Day
February 15
Memorial Day
May 28
Independence Day
July 4
Labor Day
September 3
Columbus Day
October 8
Veterans Day
November 12
Thanksgiving Day
November 22
Christmas Day
December 25
New Year's Day
January 1, 2019



Each year, your credit union offers 2 scholarship awards to member students in good standing. You must be enrolled in an undergraduate program at a Junior College or a 4-year College or University. Deadline to submit all required information is June 30. Additional details are available on our website at www.eagleexpressfcu.com.



You've been asking and we have listened..... Introducing ExpressPay- the fastest way to PAY!

With ExpressPay, payments can be made over the phone using your debit card or account information. There is a small fee of \$10.00 for each transaction. Now say goodbye to late fees and hello ExpressPay.

Get more than a **credit score**

Get Started Now!

- Free credit score
- Credit report
- Monitoring alerts
- Money-saving offers

COMING SOON!

Beginning in April 2018, Credit Sense will be available to you through our Eagle Express for the web and mobile application. Credit Sense is a free service that will help you understand your current credit health, how to improve it and where you can potentially save money. The program also monitors your credit report and alerts you if a key change occurs. Great tool for those who are trying to establish or rebuild their credit!

The Jackson Zoo

APRIL 14, 2018
9AM - 2PM

The first 2,500 guests will receive free admission!

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
 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
 Janelle 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.

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





WHY YOUR CHILD NEEDS A YOUTH ACCOUNT

You've got your own checking and savings account. So, do you wonder why you'd want to open another account just for your child?

Here's why

SUPER SAVINGS

Youth accounts are an ideal way for your child's money to grow. Our youth savings accounts offer:



ZERO ANNUAL FEES



COMPETITIVE DIVIDEND RATES



LOW OPENING BALANCE REQUIREMENTS

Let your child experience firsthand how a penny saved is truly a penny earned!

LET'S TALK TEENS

Your teens seek:



INDEPENDENCE

You seek:



PEACE OF MIND

The solution:



A DEBIT CARD WITH DAILY SPENDING LIMITS YOU SET.

Problem solved! With your teen's own debit card and linked youth account, they can shop on their own. As a bonus, you don't have to worry about them racking up a huge bill.

FUNASTICALLY EDUCATIONAL

We're more than just a gigantic piggy bank; we want to make banking and saving fun! That's why every child with an open youth account can also access our other fun resources.

Let your child's introduction to money management be super fun!



INDEPENDENCE

Every child likes doing things on their own. So let your kid feel grown up with their very own youth account. It's the first step toward a lifetime of important financial responsibility!

BROUGHT TO YOU BY YOUR CREDIT UNION



Take Time -----Take a minute to breathe deeply. Savor a peppermint stick. Take a full day off from anything financial concerns. Enjoy the outdoors, cold as it may be, for 10 minutes a day. Park at the end of the parking lot, wherever you're going, and enjoy the walk!

THESE ARE MEMBER OWNED BUSINESSES:

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
Kelye 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

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

JEREMY SWAYZER

Piano / Vocal Lessons
601-354-6867

LEWIS LOGGING

Albert 'Vince' Lewis, Co-Owner
Family Owned and Operated
601-503-4949

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

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
tjmcenterprises09@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.uniqueautomotors.com

VAN "GLORIOUS" WILLIAMS

Sales Consultant
Paul Moak Honda
601-566-5784
vwilliams@paulmoak.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