

THE EAGLE



3rd Quarter
Fall 2018

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION

2018 International Credit Union Day: Find Your Platinum Lining in Credit Unions



The credit union movement is submerged in a rich history of collaboration across divides. For nearly two centuries, financial companies have encouraged people to come together and give their all towards the advancement of their communities. It's about people helping people. That's why credit unions always offer a platinum lining.

This year, we're celebrating ICU Day's platinum anniversary, a chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of our movement.

Be a part of this year's celebration by using the hashtag #Platinum Lining found on Twitter, LinkedIn, Facebook and Instagram to tell us how your credit union has made a difference and on October 18, 2018, join your credit union family as we celebrate the 70th anniversary of ICU Day!!

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

NOMINATING COMMITTEE

2019 ANNUAL MEETING OF MEMBERS

The Nominating Committee for the 2019 elections is as follows:

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

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 16, 2018 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 or be nominated.



DIVIDEND CORNER

Dividend for August, 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



2018 Scholarship Recipients

Avery Alden Harris(not pictured) is currently enrolled at Jones County Junior College in Ellisville, Mississippi, majoring in the Industrial Electronics/Instrumentation Program.



Veronica Wigginton, graduate of Saltillo High School, will begin her freshman year at Mississippi State. She will be majoring in Biochemistry.

Congratulations to our 2018 Scholarship winners. Your new journey is about to begin. GOOD LUCK!!

Credit Unions Top Banks in New Forbes Ratings

Credit unions once again beat banks in *new member/customer service ratings* released by *Forbes*. Respondents offered a satisfaction rating of 4.42 for credit unions and 4.24 for banks, on a scale of 1 to 5. Both were rated on overall recommendations, satisfaction and other subdimensions. GREAT JOB! Credit Unions.



Here at Eagle Express FCU, we aim above the mark, giving you the best in shares savings and loan rates. It pays to be a member. Contact us or visit our website www.eagleexpressfcu.com to find out more about what your membership. Family members are eligible to join.

Santa Loans Are Near

*On the First Day of Christmas
my credit union gave to
me... A CHRISTMAS LOAN!*



Beginning October 2018-qualified borrowers can:

- ◆ Borrow \$1,200.00
- ◆ For 12 months
- ◆ As low as 12% APR*

Don't let worries over paying for Christmas distract you from enjoying the season. Rather than dipping into your savings at the last minute, take advantage of our Christmas Loan.

**Annual Percentage Rate. All loans subject to credit approval. Restrictions may apply.*



ANNUAL MEMBERSHIP MEETING

THE 83RD ANNUAL MEETING OF MEMBERS WILL BE HELD MARCH 4, 2019. THERE WILL BE FUN, FOOD AND DOOR PRIZE DRAWINGS. PLEASE BE SURE TO MARK YOUR CALENDARS FOR THIS IS ONE EVENT YOU DON'T WANT TO MISS. LOCATION AND TIME TO BE ANNOUNCED AT A LATER DATE. HOPE TO SEE YOU THERE.

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
 LeVinsco 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
 Annie 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.

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 Jackson, MS 39201
 Telephone: 601-355-6363
 MS WATS: 1-800-698-7570
 Eagle Express Teller: 1-800-508-9674
 FAX: 601-355-2567



ExpressPay for the Web has finally arrived!!

We are now offering **ExpressPay** through the web for a small fee of \$7.50 per transaction. Now you have 3 ways to use **ExpressPay**:

- Call the credit union
- Click the WEB Payments link
- MoneyGram

Please refer to the Terms and Conditions located on our website



“Cupre” is a general purpose reloadable prepaid Visa card, and can be used anywhere Visa is accepted.

You have access to thousands of completely surcharge and fee free ATMs close to where you work, shop, and live. There are no hidden or “gotcha” fees, and there is a clear, concise fee schedule that is easy to follow.

Download the free “*Cupre*” mobile app for your Apple or Android device, or use website access from your home computer (mycupre.com). Search for the keyword “*Cupre*” to locate the mobile app on the Apple App Store or Google Play.

You can easily set up ACH direct deposit using a convenient form that you give to your employer and there are no ACH direct deposit fees. There are no overdraft fees. Cash loads are accepted at any participating credit union or Visa ReadyLink location.

You can find a location near you under the “Add Funds” tab on the mobile app. You have immediate access to your money for cash loads and ACH direct deposits.

You can order a second *Cupre* card for a spouse or child.

There is online help through the website and the mobile app, or call cardholder assistance at 833-MYCUPRE (692-8773).”

Banzai!

Eagle Express Federal Credit Union Makes Award-Winning Financial Literacy Program Free for Local Classrooms and our Members!

Eagle Express Federal Credit Union is working with Banzai, a national award-winning financial literacy program, to make the curriculum avail-

able to 3 schools completely free. Banzai is a free, online financial literacy program for students of all ages. It's interactive and fun. Over 40,000 math, business, family and consumer science, and computer teachers have joined the program nationwide.

"Banzai is a web-based financial literacy program. Kids have their own bank accounts, and they work through assignments that are based on real life," Morgan Vandagriff, co-founder of Banzai, said. "But because Eagle Express FCU is sponsoring it, local schools get it for free. More than ever, it's important that kids develop sound financial skills to prepare them for the real world. Eagle Express FCU realizes that, and they're doing something about it."

Banzai is available to all our members through our website at www.eagleexpressfcu.com. Be sure to check it out and test your Financial Skills.

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
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

JEREMY SWAYZER

Piano / Vocal Lessons
601-354-6867

LEWIS LOGGING

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

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

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
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

Sales Consultant
Paul Moak Honda
601-566-5784
williams@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