



# SOARING

1ST QUARTER 2017 **JANUARY - MARCH**



Help us celebrate our **80<sup>th</sup> Anniversary** with these special offers!

**1.80% APR\*** Auto Loan  
rate for new and used  
vehicles up to  
48 months

New members receive an  
**\$80 bonus<sup>†</sup>** when they join with an Ultimate  
Checking account and an Auto Loan or  
Credit Card, plus an Eagle tote!

Existing members receive  
an **Eagle tote<sup>1</sup>** with the  
addition of any  
new product!

Eagle's anniversary date is February 27, but we are celebrating **all year long!** Watch for more anniversary specials to come!

\*APR=Annual Percentage Rate. Your APR is determined by your credit qualifications. 1.80% rate quoted is the lowest possible rate for Tier 1 borrowers and is available on terms up to 48 months on both new and used vehicles. Rate includes a 0.50% rate discount for autopay, and 0.50% discount for 80% loan to value (LTV). Existing Eagle loans not eligible for refinances. 1% rate increase applies to vehicles over 5 years old or over 100,000 miles. <sup>†</sup>NO PURCHASE NECESSARY. Open to new members of Eagle Community Credit Union between January 3 – March 30, 2017 and subject to change without notice. Members are eligible for \$80 when they open an Ultimate Checking account and fund an auto loan or a credit card within the first 90 days of account opening. After 6 months as long as the checking account and either auto loan or credit card are still open and current, the member will receive the \$80 bonus into their checking account. Members responsible for all applicable taxes. Eagle CU employees and volunteers not eligible. Not valid with any other offers. <sup>1</sup>Totes available while supplies last. Qualifying products equal savings, checking, or lending accounts.

JANUARY						
SUN	MON	TUE	WED	THUR	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

FEBRUARY						
SUN	MON	TUE	WED	THUR	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28				

MARCH						
SUN	MON	TUE	WED	THUR	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

## Important Dates:



**January 2:** New Year's Day Holiday - Observed



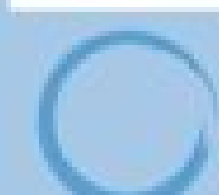
**January 16:** Martin Luther King Jr. Holiday - Observed



**February 14:** Valentine's Day - Not Observed



**February 20:** Presidents' Day Holiday - Observed



Postal Payday



Federal Payday



**February 27:** Eagle's Date of Inception, 1937



**March 12:** Daylight Savings



**March 17:** St. Patrick's Day - Not Observed



**Home Loan Consultant Branch Day** See pg. 3



**April 1 & 2:** Pre-Owned Auto Sale



**EAGLE**  
COMMUNITY  
CREDIT UNION  
[www.eaglecu.org](http://www.eaglecu.org)  
(800) EAGLE CU





## Notes from the CEO Scott Rains

**H**appy New Year! 2017 is a momentous year as it marks our **80<sup>th</sup> anniversary** year of service since our inception as the Orange County Postal Credit Union on February 27, 1937. Since then our goal has been to serve our Member-owners and the community in the Credit Union spirit of people helping people, and to provide quality financial products and services for our main membership base - USPS employees in the Santa Ana District. Today that goal remains, but we expanded who we serve to the community which includes everyone who lives, works or worships in Orange County.

The oak tree and leaves are a symbol for 80 years and it really is the perfect analogy for this Credit Union; deep rooted, strong, durable and mature. These characteristics are a direct reflection of the hard work and dedication that has been necessary to sustain this Credit Union for eight decades. For this we thank our veteran volunteer Board of Directors, the employees of Eagle since the beginning, and of course our loyal Members who make it all possible. Although we have few original Members and no original employees remaining, their legacy shapes the backbone of our existence and continues to live on through their families and memories. If you have any memories about Eagle as part of your life, we'd love to hear from you! Please send them to me via email, [ceo@eaglecu.org](mailto:ceo@eaglecu.org). I can't wait to hear your stories!

To celebrate our 80<sup>th</sup> and show our gratitude, we have celebratory offers and activities planned throughout the year. The first will be an **\$80 bonus** to any new Member who joins and opens an Ultimate Checking and an Auto Loan or Credit Card. So if you still have family who haven't yet joined Eagle, now is a perfect time! We'll also be giving away reusable Eagle totes for new Members and existing Members who add additional products. Additionally we'll offer a special limited time Auto Loan rate of **1.80%<sup>APR\*</sup>** up to 48 months on both new and used vehicles. So if you're in the market for a new car, a pre-owned car, or have an auto loan at a higher rate, make sure you take advantage of this lowest rate in years! And if you are looking to buy a car soon, you won't want to miss our only **Pre-Owned Auto Sale** on **April 1<sup>st</sup> & 2<sup>nd</sup>**. In addition to great vehicle prices and rates, we'll also have some special anniversary activities at the sale.

We're working on exciting additions and projects this year. First is a new e-newsletter called Buckaroo Family. This is a newsletter created just for parents with tips and resources about managing finances with children. Look for this quarterly in your email or pick up a copy in your branch. We also just started work on updating our Online Banking which is expected to rollout early 2018. You'll hear more about this soon, but I guarantee the wait will be worth it and you'll really enjoy the enhancements. I'll share more in the next newsletter as we work hard to continue to evolve and progress for you in this ever-changing environment.

Thank you again for your membership and stay tuned for more exciting offers as we celebrate our anniversary – after all we wouldn't be celebrating if it wasn't for you!



Send Scott Rains Eagle Community CU's CEO, an email and talk to him personally.  
[ceo@eaglecu.org](mailto:ceo@eaglecu.org)

**SAVE  
THE  
DATE**  
for our  
Pre-Owned  
**AUTO  
SALE!**

**Saturday, April 1<sup>st</sup> & Sunday, April 2<sup>nd</sup>**

Shop hundreds of quality pre-owned vehicles at great prices with

our special anniversary rate as low as **1.80%** <sup>APR\*</sup> up to 48 months  
right at our Lake Forest location.

**See you there!**



# CUT *the* chaos this tax season.



Transfer any balances to your **Eagle Rewards** or **Platinum Credit Cards** from March 15 through April 30<sup>th</sup> and that balance will receive a **special rate of 2.90%<sup>APR</sup>** for the following nine months, plus **no balance transfer fees ever!**

## Not yet an Eagle credit cardholder?

Apply for your new card before January 31st to take advantage of this great offer and others throughout 2017.



Rewards Credit Card fixed rate starts at 9.99% APR



Platinum Credit Card fixed rate starts at 9.50% APR



**Eagle Community Credit Union has teamed up with TurboTax® to save you up to \$15 on TurboTax federal products, and a chance to win \$25,000! Just try TurboTax Online for FREE (and provide your email address) by February 16<sup>th</sup> to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.<sup>1</sup> Start TurboTax now!**

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. 1 TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/16/17. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129. State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

## Mortgage Consultant Branch Days!



Interested in a home purchase or refinance?

Schedule an appointment with a Mortgage Loan Consultant in our Branches on the following days to discuss any of your mortgage needs between the hours of **1pm and 5pm**.

### January

**Friday, January 6<sup>th</sup>**

Garden Grove Branch

**Thursday, January 19<sup>th</sup>**

Lake Forest Branch

**Friday, January 20<sup>th</sup>**

Placentia Branch

### February

**Friday, February 3<sup>rd</sup>**

Garden Grove Branch

**Thursday, February 16<sup>th</sup>**

Lake Forest Branch

**Friday, February 17<sup>th</sup>**

Placentia Branch

### March

**Friday, March 3<sup>rd</sup>**

Garden Grove Branch

**Thursday, March 16<sup>th</sup>**

Lake Forest Branch

**Friday, March 17<sup>th</sup>**

Placentia Branch





## Upcoming Eagle Holidays

All credit union branches will be closed in observance of the following holidays:

New Year's Day - Monday, January 2  
Martin Luther King Day - Monday, January 16  
Presidents' Day - Monday, February 20

## Contact Eagle

(800) EAGLE CU (324-5328)  
www.eaglecu.org

## Mailing Address

P. O. Box 5196  
Lake Forest, CA 92609-8696

Supervisory Committee  
P.O. Box 26577  
Santa Ana, CA 92799

## Conveniences

CO-OP ATM Locations  
(888) SITE-COOP (748-3266)

CU Direct Lending Locations  
(888) CU DIRECT (283-4732)

CU Service Center Locations  
(888) CU SWIRL (287-9475)

Autoland (800) 234-6999

Mobile App



## Branch Locations and Operating Hours

**LAKE FOREST** 23021 LAKE CENTER DR.  
Mon - Thurs: 9 a.m. - 5 p.m.  
Fri: 9 a.m. - 6 p.m.  
Sat: 9 a.m. - 2 p.m.

**GARDEN GROVE** 12934 HARBOR BLVD.  
Mon - Thurs: 9 a.m. - 5 p.m.  
Fri: 9 a.m. - 6 p.m.  
Sat: 9 a.m. - 2 p.m.

**PLACENTIA** 781 KIMBERLY AVE.  
Mon - Thurs: 9 a.m. - 5 p.m.  
Fri: 9 a.m. - 6 p.m.  
Sat: 9 a.m. - 2 p.m.

**INDUSTRY†** 15421 GALE AVE.  
Mon - Fri: 7 a.m. - 5 p.m.

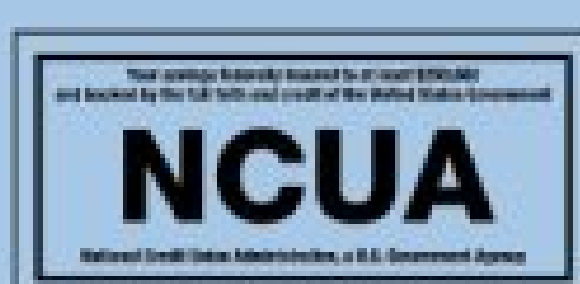
**LAGUNA NIGUEL\*‡** 24000 AVILA RD.  
Mon - Fri: 9 a.m. - 1:15 p.m.  
and 2 p.m. - 4:30 p.m.

**SANTA ANA†** 3101 WEST SUNFLOWER AVE.  
Mon - Fri: 7 a.m. - 5 p.m.

\* Cash available only via ATM at this location.

† Inside post office.

‡ Inside the Federal Building (south entrance).



# 2016 Highlights



Eagle team members volunteered on Dec. 21<sup>st</sup> at the Ronald McDonald House in Orange to cook a nice meal for families staying in the house while their kids are at CHOC.



Your Eagle team raised over \$12,000 alone in the Annual CHOC Walk!



On Dec. 17<sup>th</sup> your Eagle team volunteered along with the Raise Foundation and the Boys & Girls Club of Anaheim to help distribute food and bring holiday fun to local families.



# Member Spotlight



As we documented the 'Day in the Life of Credit Unions' we were glad to take a moment to stop and say thank you to some of our loyal members.



Congratulations to Deborah & Gloria! Winners of the International Credit Union Week drawings at our Lake Forest Branch.

Member Veterans Jack & Cavileyta are just a couple of the members who came to celebrate Veterans Day with us. We salute you!