



SOARING

4TH QUARTER 2016 **OCTOBER - DECEMBER**

Auto Loan Rates as low as **1.99% APR*** NOW up to **7 years!**

Look to Eagle if you are in the market to purchase a new or pre-owned vehicle or would like to refinance an existing auto.

Apply on eaglecu.org, in a Branch or call (800) EAGLE CU today!

- Rates as low as 1.99% APR* on both new and used vehicles
- 90 days no payments for qualifying borrowers**
- Financing up to 125%†



*APR=Annual Percentage Rate. Your APR is determined by your credit qualifications. 1.99% rate quoted is the lowest possible rate for Tier 1 borrowers and is available on terms up to 84 months for both new and used vehicles. Rate quoted includes 0.50% discount for automatic payment, 0.25% discount for 90% loan-to-value (LTV) or 0.50% discount for 80% LTV. Existing Eagle loans not eligible for refinances. 1% rate increase for vehicles over 5 years old or over 100,000 miles. **90 day payment deferral based on credit qualifications. Interest will accrue from date of loan funding. †Auto financing up to 125% LTV which includes taxes, license and aftermarket products.

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

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

DECEMBER						
SUN	MON	TUE	WED	THUR	FRI	SAT
				1	2	3
4	5	B	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:

- October 10:** Columbus Day - Observed Holiday
- October 20:** Intl. Credit Union Day/Shred Day: See pg. 3
- October 30:** 2016 CHOC Walk at Disneyland
- October 31:** Halloween
- November 11:** Veterans Day - Observed Holiday

- November 24:** Thanksgiving - Observed Holiday
- December 24:** Hannukah begins
- December 26:** Christmas - Observed Holiday
- Home Loan Consultant Branch Days:** See pg. 4
- Balance Online Webinars:** See pg. 4

Postal Payday Federal Payday

EAGLE
COMMUNITY
CREDIT UNION
www.eaglecu.org
(800) EAGLE CU



Notes from the CEO Scott Rains

Fall is already upon us and we are hunkering down and preparing for another busy holiday season. Is it just me, or do these last few months of the year always seem to fly by? Eagle is once again proud to participate in the **2016 CHOC Walk on October 30th at Disneyland**, with all funds supporting the Children's Hospital of Orange County. This is our sixth year walking together, and our fourth year walking with the Credit Unions for CHOC Team made up of local Credit Unions supporting CHOC in the cooperative Credit Union spirit. Please join us in reaching Eagle's goal to raise \$10,000!

In October we celebrate **International Credit Union Day on Thursday, October 20** and all month long in our Branches. Created to reflect upon the Credit Union movement, and history, this year's theme of the *"Authentic Credit Union Difference"* highlights the 9 founding principles of Credit Unions as not-for-profit, member-owned financial cooperatives, and what makes us different from banks and other financial institutions. These founding principles are; democratic control, open

and voluntary membership, non-discrimination, service to members, distribution to members, building financial stability, cooperation, social responsibility and ongoing education. Eagle strives and is proud to operate by these principles daily, and we hope you experience this authentic difference when you visit a Branch, talk to us over the phone, see us at community events, attend a financial workshop or whenever you interact with us! Join us in the celebration all month, and please share the pride you feel for being part of Eagle Community Credit Union and a bigger movement that is helping people realize their financial dreams all over the world.

Please read through the rest of the newsletter and calendar for some upcoming events, workshops, and some exciting promotions coming soon to help make your holidays a bit lighter. These include a **special low rate Holiday Loan and double rewards on credit card purchases**. Watch your mail and email for more details.

I hope our products and services continue to serve you well, and that you and your family enjoy a wonderful holiday season. Thank you for your membership.



Send Scott Rains Eagle Community CU's CEO, an email and talk to him personally.
Reach Scott at: ceo@eaglecu.org

Be alert for fraud this holiday season.



Learn about alerts and common scams on eaglecu.org/security

2017 CALENDARS ARE HERE!



Visit your local Eagle Branch or download from eaglecu.org today!

**International
Credit Union Day is
Thursday, October 20!**



**Celebrate the authentic
difference of Credit Unions
all month at Eagle!**

**All month,
October 1 - 31**

New members who open a new Checking Account will receive a **\$25 deposit** plus an **Eagle lunch tote!**

Hurry, offer only valid October 1-31, 2016

**Week of
October 17 - 21**

Enjoy free shredding with a donation to Children's Hospital of Orange County October 17-21 in our three large branches; Lake Forest, Garden Grove and Placentia.

Special giveaways, goodies, and drawings in our Branches all week!

**Thursday,
October 20 only**

The shred truck will be on-site in Lake Forest, Thursday, October 20 from 9am - 1pm accepting all shred free with a donation to CHOC.

*All new members of Eagle eligible. Normal membership requirements apply and the new member must open a checking account between October 1 and 31st, 2016. Once opened, member will receive a \$25 deposit into their account by the following month. The \$25 will report as a dividend to their account. Members responsible for all applicable taxes. Eagle employees, volunteers and their family members not eligible. Not valid with other offers. Lunch totes available while supplies last.

Complete your list with a **Holiday Loan**
for less than **\$175** per month!*

\$2,000 at
special **8.9%**
APR* for
12 months

Limited time only,
apply starting
October 17th!

*Annual Percentage Rate (APR) quoted is lowest possible for qualified borrowers, and includes 0.50% for automatic payment from checking. Your rate may vary. Qualification based on credit history, debt, and ability to repay. Loan amounts up to \$2,000 only. Maximum term of 12 months. \$175 monthly payment quoted is based on \$2,000 loan, rate of 8.90% for 12 months. Holiday Loan is a seasonal loan. One seasonal loan per member at one time. No refinancing of existing Eagle loans. Offer valid October 17 through January 31, 2017 and subject to change.



Upcoming Eagle Holidays

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

- Columbus Day - Monday, October 10
- Veterans Day - Friday, November 11
- Thanksgiving - Thursday, November 24
- Christmas - Monday, December 26

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).

Financial Wellness & Mortgage Consultant Webinars



PRIMARY PARTNERS
FINANCIAL

Save the date for the following free financial webinars:

- **Repaying Student Loans** - October 18th & 27th
- **Breezing Through the Holidays** - November 8th & 17th
- **Ten Steps to Financial Success** - December 6th & 15th

To register and view all upcoming workshops and webinars visit:
www.eaglecu.org/webinars

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.

Friday, Oct. 14th
Garden Grove Branch

Thursday, Oct. 20th
Lake Forest Branch

Friday, Oct. 21st
Placentia Branch

Member Spotlight



Congratulations to our 2016 College Scholarship winners!

Crystal M., Ryan M., and Jessica K.
(from left to right)

Our deserving winners each received **\$4,000** towards their college expenses.



Congrats to Paul D. who was able to enjoy the hassle-free car buying service of Autoland and the convenience of picking up his newly purchased truck right at his local Garden Grove branch.

