

Consumer Loans & Credit Cards



(949) 588-9400 or (800) EAGLE CU
www.eaglecu.org



Vehicle Loans

New and Used Auto Loans

- ★ Purchases and refinances from other institutions
- ★ Low, fixed rates¹ (see www.eaglecu.org for current rates)
- ★ Terms up to 84 months
- ★ 0.50% rate discount for automatic payment
- ★ Up to 0.50% rate discount for 80% LTV²
- ★ Up to 125% loan-to-value financing³
- ★ 90 day payment deferral⁴

Other Vehicle Loans

Affordable loan options for RVs, personal watercrafts, boats and motorcycles.

Special Auto Loan Programs

If your credit has taken a few hits, or you're purchasing your first car and have limited credit, we can help. Our **Rate Saver Loan** and **First Time Buyer Auto Loan** programs are specifically for you! Our Rate Saver offers up to four⁵ 1% rate reductions over the loan term, with 12 months of consecutive on-time payments. Ask us for details.

Personal Loans

Personal Loan

- ★ Borrow up to \$25,000
- ★ Low, fixed-rate unsecured loan
- ★ Money can be used how you want

Personal Line of Credit

- ★ Convenient, fixed-rate credit line
- ★ Use as needed
- ★ Easy access to funds

Share or Certificate Secured Loan

- ★ Loan secured by your share or certificate
- ★ Avoid early withdrawal penalties
- ★ Low rate over current deposit rate

Home Loans



- ★ Home Equity Line of Credit
- ★ Fixed Rate Home Equity Loan
- ★ First Mortgages

View our Home Loans brochure for more information or visit www.eaglecu.org/mortgage-loans

Student Loans



- ★ No origination fees
- ★ Fund outstanding expenses with low, competitive rates
- ★ Deferred, fixed or interest repayment

See our Smart Option Student Loan brochure from Sallie Mae or visit www.eaglecu.org/student-loans



¹ APR = Annual Percentage Rate. APR received is determined by your credit qualifications. Lowest possible rate is our current posted (as low as rate) at time of funding and includes a 0.50% discount for automatic payment from an Eagle CU checking account and a 0.50% discount for 80% loan-to-value. Restrictions may apply. This offer is not valid for refinancing existing Eagle CU auto loans. Terms of program are subject to change.

² 0.25% for 90% loan-to-value, 0.50% for 80% loan-to-value (LTV).

³ Financing depends on credit qualification. Maximum loan amounts may not exceed 125% loan-to-value (LTV) of NADA retail value, which includes tax, license, extended service contract, GAP, etc. Rates, terms, and conditions are subject to change without notice.

⁴ Available to qualified borrowers. Interest will accrue from date of loan funding.

⁵ Rate saver reductions: up to four for Tier 5, up to two for Tier 4 credit.

Credit Cards

Three low fixed-rate credit cards with

Mastercard® Credit Builder Secured Credit Card



Perfect for Cardholders...

with no credit, limited credit, or those who need to rebuild credit. The credit limit is secured with funds in the Credit Builder Savings Share.

Rewards

None

Rates

Fixed at 13.9%

Credit Limits

\$500 - \$5,000

Annual Fee

None

Balance Transfer Fee

None

Over Limit Fee

None

Foreign Transaction Fee

1% of each transaction in US Dollars

Cash Advance Fee

\$5 or 2% of the amount of each transaction, whichever is greater

Late Fee

\$10

Online Access

Yes, MyCardInfo within Online Banking

Card Benefits



- Accepted Worldwide
- MasterCard Global Service™
- Identity Theft Resolution Services with Wallet Protection
- Extended Warranty
- Price Protection
- Airport Concierge
- Zero Liability

no annual fees or balance transfer fees.

Mastercard® Platinum Credit Card



looking for a low, fixed-rate credit card with no annual fee.

Mastercard® Rewards Credit Card



looking to earn points on credit card purchases, with a fixed-rate and no annual fee.

None

Earns 1 point for every \$1.



See Rewards brochure for details.

Fixed from 9.5% - 18.9%

Fixed from 9.99% - 21.49%

\$500 - \$20,000

\$500 - \$20,000

None

None

None

None

None

None

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\$5 or 2% of the amount of each transaction, whichever is greater

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\$10

\$10

Yes, MyCardInfo within Online Banking

Yes, MyCardInfo and *Eagle Rewards* website within Online Banking

- Accepted Worldwide
- MasterCard Global Service™
- Identity Theft Resolution Services with Wallet Protection
- Extended Warranty
- Price Protection
- Airport Concierge
- Zero Liability

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- Price Protection
- Airport Concierge
- Zero Liability

At Your Service

directory

Member Service Center (949) 588-9400
(800) EAGLE CU (324-5328)
Corporate Office 23021 Lake Center Drive
Lake Forest, CA 92630
Mailing Address P. O. Box 5196
Lake Forest, CA 92609-8696

Branch Locations

Lake Forest 23021 Lake Center Drive
Garden Grove 12934 Harbor Boulevard
Placentia 781 Kimberly Avenue
Laguna Niguel* 24000 Avila Road
Santa Ana 3101 W. Sunflower Avenue
City of Industry 15421 Gale Avenue

*Cash only available via ATM at this location.

Conveniences

Eagle Mobile App www.eaglecu.org/mobile-banking



Over 5,000 branches
Nearly 30,000 ATMs
Just look for the CO-OP logos.



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

