



SPRING ISSUE

# SOARING

1ST QUARTER 2024 JANUARY - MARCH

## MAKE YOUR IRA CONTRIBUTIONS!

# 5.00%<sup>APY\*</sup> TRADITIONAL OR ROTH IRA, 12-MONTH TERM SHARE CERTIFICATE<sup>1</sup>

### USE AN EAGLE IRA

- Save for retirement
- Supplement your existing TSP/401(k)
- Rollover a plan from a previous employer
- MINIMUM IRA CONTRIBUTION OF \$500.



<sup>2</sup>**EAGLE TIP:** Budget 10% - 15% of your monthly pay towards funding your Eagle IRA. Saving early and often ensures your money has time to grow.

Call or Stop by a branch to open your **EAGLE IRA TODAY!**



Your deposits federally insured up to \$250,000 by the National Credit Union Share Insurance Fund.

For details visit [EagleCU.org/Iras](https://EagleCU.org/Iras)

### JANUARY

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

### FEBRUARY

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

### MARCH

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

**Workshops & Webinars**  
Reserve your spot for our online workshop.  
Scan QR Code.



**January 1:** New Year's Day Holiday, Observed

**January 15:** Martin Luther King Jr. Day, Observed

**February 1:** Accepting applications.

**February 14:** Share Eagle with those you Love

**February 19:** President's Day Holiday, Observed

**March 31:** Last day for applications.

January 11th - Understanding Credit

February 15th - Planning for Money Milestones

March - 15th Psychology of Spending

**EagleCU.org** • (949) 588-9400 | 800-EAGLE CU



# Notes from the CEO

## Scott Rains

AWARDED  
"BEST CREDIT  
UNIONS TO  
WORK FOR  
IN 2023"

AMERICAN BANKER

2023 **Best Credit Unions  
to Work For**

**H**appy New Year! As we step into the promising first quarter of 2024, I am thrilled to share exciting developments and opportunities that will enhance your financial journey with Eagle Community Credit Union.

As we approach the 2024 tax filing deadline, I encourage you to consider opening a **12-month Roth IRA Share Certificate with a remarkable 5.00% Annual Percentage Yield (APY)**. This unique offering allows you to invest wisely and enjoy tax advantages, securing a brighter financial future for yourself. Seize this opportunity before the tax season concludes to make the most of your savings.

At Eagle, we believe in investing in the education of our members. I am pleased to announce the commencement of our **2024 Scholarship Program on February 1<sup>ST</sup>**. If you are a current high school senior planning to attend college in the fall or a current college or trade school student, you can apply for one of four \$4,000 scholarships. The application window extends until March 31st, offering you a chance to lighten the financial burden of your education.

Introducing **Rewards+ Checking Account – Earn More, Save More:** Our commitment to empowering your financial well-being continues with the launch of our new **Rewards+ checking account**. Earn up to \$10 back each month for your debit card purchases, receive ATM rebates up to \$25 monthly, and enjoy a special monthly dividend. It's our way of expressing gratitude for your loyalty and providing an account that truly rewards your everyday spending.

**Buy Now, Pay Later Service for Debit Card Purchases:** Recognizing the need for flexible payment options, we are introducing our **Buy Now, Pay Later** service. Now, for purchases of \$100 or more, you have the choice to extend payments over a set term and interest rate. This innovative service empowers you to manage your budget more effectively and make purchases that align with your financial goals.

**Embark on Your Investment Journey with EKO:** In collaboration with **EKO**, we are proud to launch our new online investment platform. Opening an **EKO** trading account requires as little as \$10, allowing you to make regular contributions and build your investment portfolio effortlessly. Take control of your financial future and

explore the diverse investment opportunities available through this exciting partnership. Start investing now with your Eagle app.

At **Eagle Community Credit Union**, we are committed to providing you with valuable financial solutions that cater to your needs. Whether you're looking to save, invest, or further your education, our offerings are designed to support your goals.

As we venture into this new year together, I am confident that these initiatives will contribute to your financial success. Thank you for choosing **Eagle Community Credit Union** as your trusted financial partner. If you have any questions or need assistance, please reach out to me directly at [CEO@EagleCU.org](mailto:CEO@EagleCU.org)

Wishing you a prosperous and fulfilling 2024!



Warm Regards,

Scott Rains  
President/CEO  
[CEO@EagleCU.org](mailto:CEO@EagleCU.org)

# 2024 Eagle College Scholarship

SCHOLARSHIP • STUDENT LOAN • CREDIT CARD

## LET'S GET READY

- Open to current college or college bound Eagle members
- **\$16,000** awarded; four (4) winners of **\$4,000**
- Apply online at [EagleCU.org](http://EagleCU.org) starting **Feb 1<sup>st</sup> - March 31<sup>th</sup>**<sup>3</sup>

## STUDENT LOANS

offered through Sallie Mae®

- Apply online at **[EagleCU.org/StudentLoans](http://EagleCU.org/StudentLoans)**

## Credit Builder Credit Card

- A secured credit card for students to help build credit



MASTERCARD®  
**CREDIT BUILDER**  
CREDIT CARD



For details & apply visit  
**[EagleCU.org/College](http://EagleCU.org/College)**



**INTERESTED IN A HOME PURCHASE OR REFINANCE?**

Schedule an appointment in one of our branches with a Mortgage Loan Consultant to discuss any of your mortgage needs. 877.296.8728

# SAVE FOR YOUR FUTURE WITH CLUB SAVINGS ACCOUNTS

- Holiday Club, Vacation Club, Tax Club, Summer Savings, Special Occasion.
- Effortless saving with automatic transfers to your *Club Accounts*.
- *Budget for special events.*
- *Worry-free saving*, knowing your finances are in good hands.



NCUA

For details & apply visit [EagleCU.org/Savings](https://EagleCU.org/Savings)



**CALL OR VISIT A BRANCH  
OPEN YOUR ACCOUNT!**



# REWARDS+ CHECKING<sup>4</sup>

**FREE CHECKING THAT PAYS YOU BACK**

- Earn up to \$120 cash back per year, \$10 per month
- Refunds on ATM withdrawal fees (up to \$25 monthly),\* and 30,000 free CO-OP ATMs nationwide
- Monthly dividend



**CALL OR VISIT A BRANCH  
OPEN YOUR ACCOUNT!**

For details & apply visit [EagleCU.org/Debit-Card](https://EagleCU.org/Debit-Card)

# INTRODUCING EAGLES NEW BUY NOW PAY LATER<sup>5</sup>

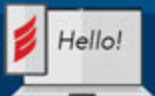
Buy Now, Pay Later has arrived at Eagle Community Credit Union. Use your debit card when you shop and fit larger purchases into your budget through monthly installments. We will help with the rest.

For details visit [EagleCU.org/BNPL](https://EagleCU.org/BNPL)



**CALL OR VISIT A BRANCH  
OPEN YOUR ACCOUNT!**

TRY Live Chat



HERE TO ANSWER YOUR QUESTIONS ONLINE.



MEMBERS SAVE UP TO \$15

Visit [EagleCU.org/TaxResources](http://EagleCU.org/TaxResources)  
to **Save Today!**



### CONTACT EAGLE

(949) 588-9400 | 800-EAGLE CU  
[Eaglecu.org](http://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 & BRANCH LOCATIONS  
(888) SITE-COOP (748-3266)

CU DIRECT LENDING LOCATIONS  
(888) CU DIRECT (283-4732)  
[EAGLECU.CUDLAUTOSMART.COM](http://EAGLECU.CUDLAUTOSMART.COM)

COSTCO AUTO PROGRAM  
800-805-1195  
[EAGLECU.COSTCOAUTO.COM](http://EAGLECU.COSTCOAUTO.COM)

ENTERPRISE CAR SALES  
(888) 227-7253  
[EAGLECU.ORG/ENTERPRISE](http://EAGLECU.ORG/ENTERPRISE)

### ONLINE APPOINTMENTS

Try our new online appointment tool to book your next branch visit or call with a Credit Union representative.



### WORKSHOPS & WEBINARS



Eagle hosts many in-person workshops each month on various topics including Credit, Budgeting, Identity Protection, Car Buying or Buying a Home.

### LEARNING WITH BANZAI!

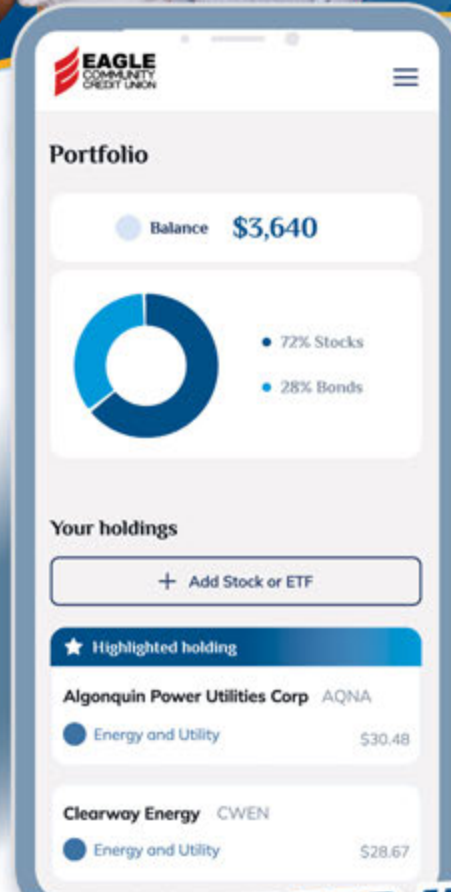
More complimentary and confidential financial resources and education is available through our partner Banzai!



INTRODUCING EAGLES NEW

# INVESTMENT ACCOUNTS<sup>6</sup>

INVEST IN A BETTER FUTURE.



#### INVESTING STARTING FROM \$10:

Start your journey with a budget that suits you.

#### ALIGN YOUR PORTFOLIO WITH YOUR INTEREST/VALUES:

Invest in industries that matter to you, such as tech, healthcare, sustainability, and more.

#### YOUR INVESTMENTS IN THE EAGLE APP

Simplify your experience by staying within your trusted banking platform.

#### GET A PERSONALIZED PORTFOLIO IN LINE WITH YOUR RISK TOLERANCE:

Tailored investment recommendations for your unique needs.

#### INVEST WHERE YOUR MONEY ALREADY IS:

Leverage your existing accounts to grow your wealth.

## GET STARTED IN A MINUTES, RIGHT FROM OUR APP!



For details visit [EagleCU.org/Save/Investments](http://EagleCU.org/Save/Investments)

(Disclaimer IRA Share Certificate<sup>1</sup>): \*APY=Annual Percentage Yield. Rates quoted are subject to change at any time without notice Annual Percentage Yield assumes deposits, and dividends paid, are held to maturity. Requires an opening deposit of \$500 or more. <sup>2</sup>Penalty for early withdrawal and fees or other conditions could reduce earnings on the account. If you make a withdrawal from your certificate before the maturity date, a penalty will be charged on the amount of the withdrawal based on the original term of the certificate. These penalties are as outlined: Up to 12 months: 90 days of dividends, 13+ months: 180 days of dividends. Please see Eagle Community Credit Union's Disclosure and Agreement of Terms and Conditions and Service Pricing Schedule for complete details and fee disclosure. This credit union is federally insured by the National Credit Union Administration. (Eagle IRA TIP<sup>2</sup>): Consult your tax professional for a strategy that works best for your situation. This article is intended as general information only and is not intended or should not be interpreted as a financial plan. (Disclaimer Scholarship<sup>3</sup>): <sup>4</sup>Eagle CU employees, volunteers & family members not eligible for scholarship. Applications must be submitted by end of day on March 31, 2024. (Disclaimer Rewards+ Checking<sup>4</sup>): Minimum Balance and Deposit Requirements: The minimum deposit required for you to open a Rewards+ Checking Account is \$25.00. You must maintain the minimum balance of \$.01 to obtain the annual percentage yield stated on the Deposit Rates Sheet. Rewards: To be eligible to earn rewards, account owner(s) must: Complete a minimum of 12 debit card or point-of-sale transactions each calendar month; Be enrolled in eStatements; and Log onto Online Banking at least one time each calendar month. Rewards include: Up to \$25 ATM fees reimbursed on the last day of the month for out-of-network ATMs. 10% of debit card transactions and point-of-sale transactions up to \$10 earned at the end of each calendar month. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by the Credit Union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by the Credit Union. Transactions bundled together by merchants and received by the Credit Union as a single transaction count as a single transaction for the purpose of earning account rewards. If the account does not qualify for rewards for three consecutive calendar months, the account will be converted to the Classic Checking Account. (Disclaimer Buy Now, Pay Later<sup>5</sup>): Your eligibility for a Plan will be based on a variety of factors such as your creditworthiness. You may not be able to create a Plan if it would cause you to exceed your Plan limit. We will tell you the number of active Plans you may have, and we may change this number at any time. The Plan durations offered to you will be at our discretion and will be based on a variety of factors such as your creditworthiness, the amount to be included in the Plan, and your account history. (Disclaimer EKO Investments<sup>6</sup>): As a reminder, like other investment vehicles, investments in Eagle Community Credit Union's investment app are not credit union guaranteed or NCUA insured, and your investment may lose value.

**ANAHEIM** | **CITY OF INDUSTRY** | **GARDEN GROVE** | **LAKE FOREST** | **SANTA ANA**  
2310-A E LINCOLN AVE | 15421 GALE AVE | 12934 HARBOR BLVD | 24336 ROCKFIELD BLVD | 3101 WEST SUNFLOWER AVE  
Inside post office. | Inside post office. | Inside post office. | Inside post office. | Inside post office.