



# SOARING

3RD QUARTER 2016 **JULY - SEPTEMBER**



## Back-to-School Shopping Covered with an Eagle Credit Card!

- Fixed rates starting at **9.5% APR\***
- NO Balance Transfer Fees
- NO Annual Fees
- Earn Rewards points with our Rewards Credit Card

Learn more and compare our cards at [www.eaglecu.org/CCCompare](http://www.eaglecu.org/CCCompare)



Rewards Credit Card



Platinum Credit Card

JULY						
SUN	MON	TUE	WED	THUR	FRI	SAT
						2
3		5	6			9
10	11		13			16
17	18	19	20	21	22	23
24 31	25	26	27	28	29	30

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

SEPTEMBER						
SUN	MON	TUE	WED	THUR	FRI	SAT
				1		3
4		6	7		9	10
11	12	13	14			17
18	19		21	22	23	24
25	26	27	28	29	30	

### Important Dates:

- July 1:** National Postal Worker Day
- July 4:** Independence Day - Observed Holiday
- September 5:** Labor Day - Observed Holiday



**Home Loan Consultant Branch Days:** See pg. 2 for details



**Balance Online Webinars:** See pg. 4 for details



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



## Notes from the CEO Scott Rains

I hope you are enjoying your summer! We've had a busy and productive start to ours. In May we had another successful **Stamp Out Hunger Food Drive** and our **Pre-owned Auto Sale** in early June was a huge success! We also had a wonderful day at the Angels Game for our **Postal and Federal Employee Appreciation Day!** Thank you to those who were able to get involved in these events.

Our annual **Eagle College Scholarship** deadline just ended and our scholarship committee is reviewing all of the wonderful applicants we received this year. We are excited to once again award **\$12,000 in scholarships, \$4,000 to three winning students!**

Did you know that this summer is also a great time to consider a **Home Equity Line of Credit?** With rates remaining low, now is a great time to consider home upgrades with a HELOC, refinancing your existing mortgage, or making your first home purchase. Primary Partners provides our first mortgage services and is available to speak to you about your specific needs. You can also meet with them in-person at one of their convenient in-branch days. Check out the dates below that they will be at your branch.

If you use your credit cards at all during the summer, consider opening a new **Eagle MasterCard Credit Card**. With low fixed rates and NO balance transfer fees ever, you can't afford **NOT** to have an Eagle credit card in your wallet! Choose from our **Rewards Credit Card** that earns you points, our **Platinum Credit Card**, and our **Credit Builder Secured Card**. Current cardholders also receive a **special 4.9% APR\*** rate on all balances transfers from July 15<sup>th</sup> through August 30<sup>th</sup>. Our credit cards are also **EMV-chip enabled** so they offer an added layer of protection and are very convenient when travelling abroad.

Our **EMV Debit Cards** will be issued starting July through the end of the year and distributed based on card expiration dates. If you have a blue debit card, watch your mail and email for specific updates on when to expect your new card. And as a reminder, **the card will have a new card number and expiration date, so any automatic payments will need to be updated once this new card arrives.** And of course activate it immediately and shred your old card. You can learn more about the benefits of EMV chip cards and how to use yours at [www.eaglecu.org/chipcards](http://www.eaglecu.org/chipcards).

Let us know how we can help you make your summer plans even better with our products and services. Thank you for your membership and ongoing support!



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

*Watch for your  
New EMV Chip-Enabled  
Debit Card  
mailing soon!*



Learn more about your new chip card and how to use it at [www.eaglecu.org/chipcards](http://www.eaglecu.org/chipcards)

## Mortgage Consultant Branch Days!



Interested in a home purchase or refinance?  
Schedule and 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**.

### July

**Friday, July 8<sup>th</sup>**  
Garden Grove Branch  
**Thursday, July 14<sup>th</sup>**  
Lake Forest Branch  
**Friday, July 15<sup>th</sup>**  
Placentia Branch

### August

**Friday, August 5<sup>th</sup>**  
Garden Grove Branch  
**Thursday, August 18<sup>th</sup>**  
Lake Forest Branch  
**Friday, August 19<sup>th</sup>**  
Placentia Branch

### September

**Friday, September 2<sup>nd</sup>**  
Garden Grove Branch  
**Thursday, September 15<sup>th</sup>**  
Lake Forest Branch  
**Friday, September 16<sup>th</sup>**  
Placentia Branch



Eagle members Ray & Barbara were thrilled with their Autoland buying experience!

## Skip the Dealer Trip and Get a **\$100 Bonus!**

Purchase a new or pre-owned vehicle with Autoland, finance with Eagle and get a \$100 bonus through the end of July!

Visit [eaglecu.org/autoland](http://eaglecu.org/autoland) or call (800) 234-6999 to work with a personal consultant!



**AUTOLAND**  
SHOP SMART. DRIVE HAPPY.

\$100.00 bonus cash offer valid 06/06/16-07/31/16. To qualify for this offer, a new or pre-owned vehicle must be purchased from the Autoland auto buying service and financed with an Eagle Community Credit Union auto loan by 08/15/16. An Eagle Community Credit Union personal savings or checking account required for distribution of bonus cash. Eagle Community Credit Union will deposit \$100.00 to your credit union checking or savings account within 45-days of your auto loan funding. Offer subject to change or end without notice and other restrictions apply. Please speak with an Autoland Service representative for complete details.

## Endless Potential with our Home Equity Line of Credit

12 Month Fixed Intro Rate as low as

# 2.49%

APR\*

## Get Ready for the Summer with our HELOC!

- \$250,000 maximum loan amount
- Up to 80% Loan-to-Value
- No closing costs or points†
- 30 year term with a 15 year draw period\*\*

For more details and to apply visit [www.eaglecu.org/heloc](http://www.eaglecu.org/heloc) or call (800) EAGLE CU

\*Home Equity Line of Credit (HELOC) rate (APR) –Annual Percentage Rate. The introductory discounted 2.49% APR is fixed for the first 12 months (365 days) starting from loan open date, after which it will convert to the current Prime Rate as published in the Wall Street Journal each quarter, effective the following month, plus a margin, with floor of 3.5% and maximum APR of 18%. Special intro rate includes a 50% discount for automatic payment from an Eagle checking account. Your rate and loan amount is determined by your credit score and appraised property value. Rate applies to primary residences; second homes and investment properties are excluded. Consult your tax advisor regarding deductibility of interest paid. A lien will be required and property insurance will be required on the subject property. A \$75 annual fee applies. Rates, terms and conditions are subject to change without notice. †If the loan is paid off and closed within the first 3 years, approximately \$625 in early closure fees will be assessed, and applies to refinances of existing Eagle HELOCs. \*\*Principal and interest payments required on outstanding balance during 15 year draw period, as well as final 15 year repayment period.



## EAGLE COLLEGE - ESSENTIALS -



### Student Loans offered through Sallie Mae®

- Apply online at [www.eaglecu.org/studentloans](http://www.eaglecu.org/studentloans)



### Credit Builder Credit Card

- A secured credit card for students to help build credit.

### Upcoming Eagle Holidays

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

Independence Day - Monday, July 4  
Labor Day - Monday, September 5

### 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).



# Balance Financial Wellness Webinars



Save the date for the following free financial webinars:

- Using Home Equity - July 7<sup>th</sup> & 12<sup>th</sup>
- A Guide to Renting - August 23<sup>rd</sup> & 25<sup>th</sup>
- College Financing 101 - September 8<sup>th</sup> & 20<sup>th</sup>

To register and view upcoming webinars visit: [www.eaglecu.org/webinars](http://www.eaglecu.org/webinars)

## 2nd Quarter Highlights



Our Eagle team was recognized by U.S. Congresswomen Loretta Sanchez' office at the Orange County Food Bank for our efforts with Stamp Out Hunger!

Thanks to everyone who participated and made it such a successful food drive!



Congratulations to all the Eagle members who purchased a vehicle at our 2016 Auto Sale, and to Jessica C. & Theresa W. winners of \$100 gas cards!

Enjoy your cars!

