



# SOARING

3RD QUARTER 2015 JULY - SEPTEMBER

Endless Potential with our

## Home Equity Line of Credit

12 Month Fixed Intro Rate  
as low as

# 2.49%

Special **FIXED** 12-month introductory rate on our Home Equity Line of Credit starting at **2.49% APR\***. Use it for home improvement projects, debt consolidation and much more!

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



**LIMITED TIME OFFER!**  
For more details and to apply, visit [www.eaglecu.org](http://www.eaglecu.org) 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.

### Important Dates:



**July 4:** Independence Day - Closed



**August 29-30:** Pre-Owned Auto Sale



**July 25:** Angels Postal and Federal Appreciation Game



**September 7:** Labor Day - Closed



**EAGLE  
COMMUNITY  
CREDIT UNION**

[www.eaglecu.org](http://www.eaglecu.org)

(800) EAGLE CU



## Notes from the CEO Bill Birnie

I hope your summer is off to a great start! We have a lot of terrific events planned for this summer and I'm excited to share our plans with you! For the first time Eagle has partnered with Angels baseball to hold a Postal and Federal Appreciation Night at their Saturday, July 25th game against the Rangers. We've coordinated with them to offer you, your families and friends deeply discounted tickets that can be purchased online. Most of the Eagle team and our families will also be attending the game. We hope to see you there enjoying some all-American fun; baseball, fireworks, and appreciation for all the hard work of our Postal and Federal Employees – a great celebration you won't want to miss!

The Pre-Owned Auto Sale is Back! On August 29th and 30th we will host our second Pre-Owned Auto Sale of the year right in our Lake Forest parking lot! Just like in March we will have one hundred pre-owned vehicles at special prices and rates for you to choose from. Mark your calendars and plan to be there for some great bargains!

As you make your travel plans for this summer don't forget to check the balance of your Eagle Rewards points. You can do this through Online Banking or from your quarterly statements. Redeem your points for gift cards, hotels, flights, activities and so much more! Many of our members are already earning a TON of points – check your balance today and make sure to put them to good use. You earn points just by using your Eagle Debit Card and can earn even more when you apply for a new MasterCard® Rewards Credit Card.

I'm sure you have all heard the news of the recent breach at the Office of Personnel Management. This breach, coupled with the top breaches (Target, Home Depot, Anthem, etc.), has compromised over 700,000,000 Americans! That's more than double the population of the entire United States! Identity Theft protection has never been more important and it's included with our Ultimate Checking Account. If you don't have Ultimate Checking with IDProtect®, ask us how to open one today to reduce your risk of identity theft and fraud.

Whether your summer plans include home updates, a new car, family vacation or whatever events you have planned, I hope you'll think of us to make them a reality! Our team is here to assist you and make your life easier. Have a safe and enjoyable Independence Day and Go Eagle and the Angels!



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

# Postal and Federal Appreciation Night at the *Angels* Game!

**Saturday, July 25th**  
**6pm vs. Rangers**

Purchase discounted tickets online today at  
[www.eaglecu.org/angels](http://www.eaglecu.org/angels)





**Saturday**  
**August 29<sup>th</sup>** | **Sunday**  
**August 30<sup>th</sup>**

Shop pre-owned vehicles at great prices and rates starting at **1.99% APR\*** at our Lake Forest location.



\*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 60 months on used vehicles purchased from the August auto sale only. Rate includes 0.50% discount for automatic transfer from an Eagle CU checking account, a 0.25% discount for 90% loan-to-value (LTV), or 0.50% discount for 80% loan-to-value. Rate will increase by 1.00% for vehicles over 5 years old.

**AUTOLAND**

SHOP SMART. DRIVE HAPPY.

Receive a **0.25% Rate Discount** when you purchase a vehicle through our Autoland Car Buying Service.

**Rates starting at**  
**1.74% APR\***



Ms. Torres who is a 15 year Postal Employee said her purchase with Autoland was **"the smoothest auto purchase ever!"**

\*APR=Annual Percentage Rate. Your APR is determined by your credit qualifications. 1.74% rate is 0.25% off of 1.99% rate which is lowest possible rate for Tier 1 borrowers and is available on terms up to 36 months for both new and used vehicles. Lowest rate includes 0.50% discount for automatic payment and 0.50% discount for 80%LTV. Autoland rate discount available through September 30, 2015 and subject to change without notice.

## Enjoy a Stress-Free Summer with a **MasterCard® Platinum or Rewards Credit Card!**

### SUMMER TRAVEL REMINDERS

- **Contact us** with your travel plans dates and locations especially if using your debit or credit cards.
- Be sure we have your **up-to-date** contact information to ensure we can reach you if needed.
- Check your **Eagle Rewards** point balance to see if you can redeem any points for travel or items needed for your trip.
- Review your MasterCard® debit and credit cardholder **benefits** like MasterCard® Global Service and Travel Concierge. Find details at [www.eaglecu.org/mastercard](http://www.eaglecu.org/mastercard)
- Remember that we offer **Skip-a-payment** on our consumer loans to help you take a break for a month if needed. Contact us to see if you qualify.

**Safe travels this summer and enjoy!**

Visit  
[www.eaglecu.org/CreditCards](http://www.eaglecu.org/CreditCards)  
for details and to apply.

### Upcoming Eagle Holidays

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

Independence Day - Saturday, July 4  
Labor Day - Monday, September 7

### 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

Audio Express (949) 454-7700

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.

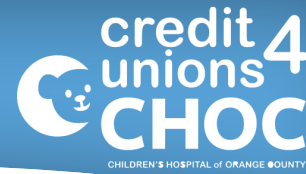
**INDUSTRY†** 15421 GALE AVE.  
Mon - Fri: 7 a.m. - 5 p.m.

**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).

# Save the Date for the 2015 CHOC Walk on Sunday, October 11!



## Join Eagle and other Credit Unions to help reach our goal of raising \$250,000 for Children's Hospital of Orange County.



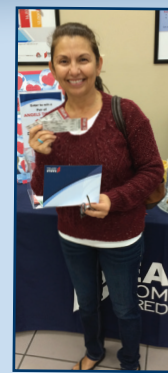
## Member Spotlight



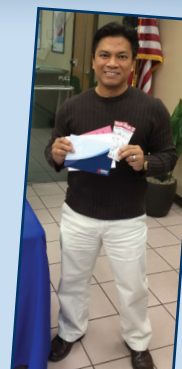
Mr. Najera helping us Stamp Out Hunger.



Ms. Bryant, winner of a Target gift card.



Ms. Everett, winner of a pair of Angels Tickets.



Mr. Naferos, winner of a pair of Angels Tickets.



Mr. Jones proudly wearing his Eagle hat alongside Adriana Rodriguez.



Ruston B. winner of the Youth Month promotion.



Olivia O. winner of the Youth Month coloring contest.

