



SOARING

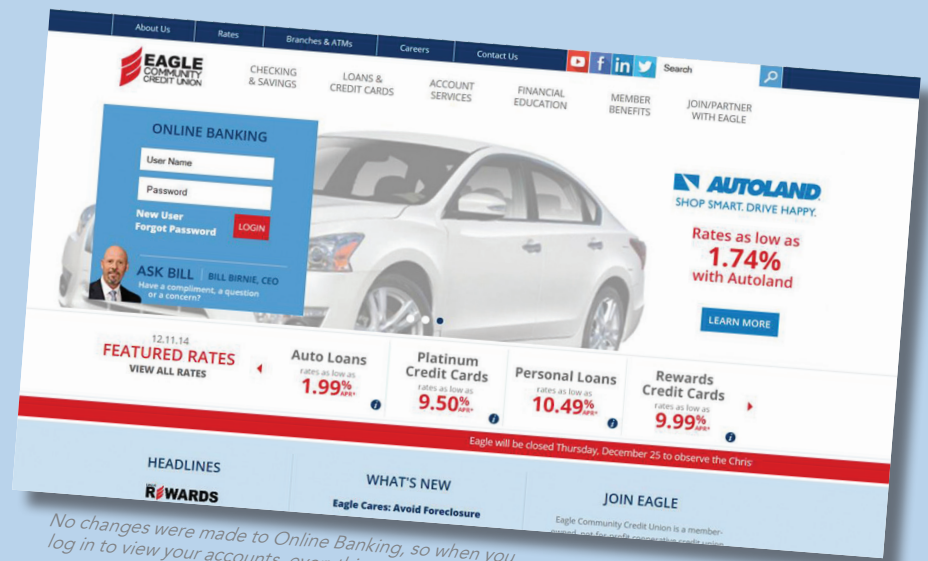
1ST QUARTER 2015 **JANUARY - MARCH**

A Fresh New Website for the New Year!

On January 2, 2015 www.eaglecu.org received an updated look and is now a fully responsive website!

It will now provide a consistent viewing experience across any device where it is viewed; mobile, tablet or PC.

The main functionality of the website and information is the same with minor updates to make navigation and finding things easier.



No changes were made to Online Banking, so when you log in to view your accounts, everything will be the same.

JANUARY						
SUN	MON	TUE	WED	THUR	FRI	SAT
				HAPPY NEW YEAR	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	"I HAVE A DREAM"	20	21	22	23	24
25	26	27	28	29	30	31

FEBRUARY						
SUN	MON	TUE	WED	THUR	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15		17	18	19	20	21
22	23	24	25	26	27	28

MARCH						
SUN	MON	TUE	WED	THUR	FRI	SAT
	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16		18	19	20	21
22	23	24	25	26	27	
	30	31				

Jan. 1: New Year's Day – Closed

Jan. 19: Martin Luther King Day - Closed

Feb. 16: Presidents Day - Closed

March 1: IDProtect® Service Begins with Ultimate Checking

March 17: St. Patrick's Day – Not observed

March 28-29: Pre-Owned Auto Sale at Lake Forest



Notes from the CEO Bill Birnie

Welcome to 2015! I feel like I just wrote the 2014 welcome message because last year was so busy and we accomplished so much! We took on a number of large projects in an effort to add products and services that enhance and bring value to your lives. Here are just a few of the items we completed. We co-located our IT network infrastructure to Henderson, Nevada for greater security and increased uptime. We converted both our credit and debit cards to MasterCard to provide better benefits for our cardholders. We added a new Rewards Program for Debit Cards and also introduced a new Rewards Credit Card. We upgraded our Mobile App with Mobile Deposit. And now, we're preparing to upgrade our Ultimate Checking Account with IDProtect® - Identity Theft Protection Service.

IDProtect is a comprehensive identity theft protection service that will not only cover you but also your eligible family¹ members, and something we know you will find very valuable. You may remember we asked for your input in a survey and in focus groups last September and heard from many of you that identity theft protection was top of mind and something most of you would be interested in. With many recent retailer and employer data breaches of both cards and personal information, protecting your identity has become critical.

This is why we are anxious to add this new feature to our Ultimate Checking starting March 1, 2015. Watch for more communications coming to you about these changes.

We haven't stopped here. We have a number of projects on the horizon for 2015. Some you will notice, and others we hope you don't as we continue to find ways to streamline, add convenience and add value.

You also may have noticed we have a new look to our website as of January 1st! Beyond the new look it is also fully responsive – meaning compatible and viewer friendly on any device that you view it on; mobile, tablets and PCs.

Mark your calendars for our two pre-owned auto sales back again this year on March 28-29th and the second at the end of August.

And last but not least, thank you for your continued support of CHOC. Without your help we would not have been able to raise over \$20,000 alone in 2014 and helped our Credit Unions for CHOC team raise over \$210,000!

Cheers to a great start to 2015!



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

right time ◀▶ right place auto loan

Do you need a car but your credit is not great and you're in the process of rebuilding it? Do you have limited credit or none at all?

Our **Right Start** and **First Time Auto Loan programs** were created especially with you in mind.

Contact us today for more details and we can walk you through the process of applying and helping you get the car you need!

Learn more at www.eaglecu.org



Allan saved \$60 a month with our **Rate Saver Auto Loan**.



Earn **DOUBLE POINTS*** with a new **MasterCard® Rewards Credit Card** on your first \$5,000 in purchases!



Apply online!

www.eaglecu.org/RewardsCC

View your points on the *Eagle Rewards* link in Online Banking.

Ultimate Checking Account Changes

Effective March 1, 2015 all Ultimate Checking Accounts will be enhanced with a new feature called, **IDProtect® – Identity Theft Protection Service.***

IDProtect will help safeguard you and your eligible family¹ against identity fraud. This identity theft protection service gives you everything you need to safeguard your identity, and help you recover should you become a victim of identity fraud.

We have heard your concerns regarding identity theft and feel IDProtect® will provide you the additional peace of mind you are looking for.

If you already have an Ultimate Checking Account, you will receive a letter mid-January informing you of these changes as well as the new monthly fee for Ultimate Checking.

If you are interested in learning more and would like to compare our checking account features, please visit, www.eaglecu.org/Checking.

*Some of the benefits of IDProtect require registration/activation.

¹IDProtect service is a personal identity theft protection service available to account owner(s) and their family. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household. Service is not available to a "signer" on the account who is not an account owner. Service is not available to businesses and their employees, clubs and/or churches and their members, schools and their employees/students.



Upcoming Eagle Holidays

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

New Year's Day - Thursday, January 1
Martin Luther King Day - Monday, January 19
Presidents Day - Monday, February 16

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.

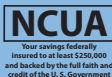
LAGUNA NIGUEL‡ 24000 AVILA RD.
Mon - Fri: 9 a.m. - 1:15 p.m.
and 2 p.m. - 4:30 p.m.

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).



Member Benefits

Did you know you receive the following complimentary benefits as an Eagle Member?



• **Balance Financial** is a comprehensive resource offering financial counseling, credit report review, budgeting tools, and a variety of educational tools from webinars, podcasts and videos.



• **MOGL** is a restaurant rewards program that pays you cash-back when you use your Eagle debit or credit cards at participating restaurants.



• **Autoland** is a full service auto buying concierge service. Talk to our representative at our Lake Forest Branch, tell her what you're looking for and she'll find it for you without ever having to visit a dealer.



• Get discounts at **Sprint**, **Credit Union Auto Club** and on **TurboTax** products.



Learn more about any or all of these at www.eaglecu.org/benefits

Eagle Team Members Volunteering over the Holidays



Over 30 Eagle team members volunteered their time at the **Long Beach Ronald McDonald House** on November 16, 26 and December 7 to cook a nice meal for the families staying at the house while their kids are being treated at the **Miller Children's Hospital** across the street.