



SPRING ISSUE

SOARING

1ST QUARTER 2023 JANUARY - MARCH

Save Your Way... to Retirement



Open a **EAGLE** Traditional ¹ OR ROTH IRA ¹

Make your 2022 contributions!
Before filing on April 15th



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.

FREE EAGLE COFFEE CUP
With a \$500 IRA Contribution.

While supplies last.

USE AN EAGLE IRA TO:

- Save for retirement
- Supplement your existing TSP/401(k)
- Rollover a plan from a previous employer

CALL OR STOP BY a branch to open your **EAGLE IRA TODAY!**

See last page of this newsletter to learn more about which IRA is right for you.

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



JANUARY

SUN	MON	TUE	WED	THUR	FRI	SAT
	Happy New Year!	3	4	5	6	7
8	9	10	11	12	13	14
15	MLK DAY	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

FEBRUARY

SUN	MON	TUE	WED	THUR	FRI	SAT
			2023 Eagle College Scholarship	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	PRESIDENTS DAY	21	22	23	24	25
26	27	28				

MARCH

SUN	MON	TUE	WED	THUR	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

Workshops & Webinars

Reserve your spot for our online workshop. Scan QR Code.

January 18th - Understanding Credit



January 2: New Year's Day Holiday, Observed



January 16: Martin Luther King Jr. Day, Observed



February 1: Accepting applications.



February 14: Share Eagle with those you Love



February 20: President's Day Holiday, Observed



March 1: Last day for applications.

February 15th - Planning for Money Milestones

March - 15th Psychology of Spending

Happy
New
Year!

Notes from the CEO

Scott Rains

AWARDED
"BEST CREDIT
UNIONS TO
WORK FOR
IN 2022"

AMERICAN BANKER

2022
**Best Credit Unions
to Work For**

Happy New Year! I hope you and your family enjoyed the holidays and spent quality time together. As I reflect, **2022** was a fantastic year for the Credit Union! Some highlights included growing our membership by over 6%, and processing a record number of loans, helping our members achieve home ownership, buying cars, and financing other needs. For the Eagle team, the Credit Union was ranked in the **Top 50 Credit Unions to work for in the Country** and we were recognized in December as a top **Inclusive Workplace**.



Eagle Community Credit Union's recognition as a top **"Inclusive Workplace"** is based on employee feedback gathered from a thorough and independent survey gauging employee's perceptions on workplace inclusion and belonging. Companies are evaluated based on these survey results

and only those that earn a high score are eligible for this prestigious recognition. A big thank you to the entire Eagle team for making the Credit Union a special place for everyone and congratulations on this honor.

If your family is not banking with us currently, I highly encourage you to Invite them to join Eagle. On the following page, we have a wonderful member referral offer to help you share the Credit Union with family and earn a little extra money for yourself. You and your referral can both earn up to **\$50 each** and be entered to win a **\$250 gift card**. The more people you refer, the better your chances of winning. Contact us today for your personal referral code to share with your friends and family.

If you're feeling a post-holiday financial crunch, there is still time to apply for the **Eagle Holiday Loan**. Featuring no application fee, low rates, and a 12-month repayment term, this popular small dollar loan is perfect for covering extra expenses and paying off purchases made using a high interest-rate credit card. Call us today at (800) 324-5328 to apply.

The back page of this issue features helpful tips for working toward your retirement goals by starting an **IRA** with Eagle. We offer **Traditional** and **ROTH** options which ensure you a guaranteed rate of return with a competitive dividend rate offered with our **IRA Certificates**.

In closing, thank you for your ongoing membership and loyalty to Eagle Community Credit Union. We are constantly striving to make your Credit Union membership more valuable and ensure your expectations are met. As always, please reach out to me directly with any questions or concerns at CEO@EagleCU.org



Sincerely,

Scott Rains
President/CEO
CEO@EagleCU.org

2023

SECURITY TIPS

Don't give out, post, or share private information with anyone, including:

1. Usernames
2. Passwords, Passcodes, or PINs
3. Personal identifiable information (PII)
4. Financial information, including: Account number, Credit or Debit Card information

Be mindful of phishing attacks:

1. **DELETE/DON'T OPEN:** Unexpected or suspicious email
2. **HANG UP:** Phone calls asking for personal information
3. **DELETE/DON'T RESPONDED:** Suspicious text messages asking for personal information/click a link



Visit EagleCU.org/Financial-Protection-Security

EARN MORE WITH AN EAGLE CERTIFICATE[†]

Scan for current rates



- ✓ \$2,000 minimum balance to open
- ✓ Youth Certificates \$500 minimum to open (Up to 17 years of age to qualify)
- ✓ Benefit from compounding dividends
- ✓ Deposits federally insured up to \$250,000

SCAN QR CODE TO BOOK YOUR APPOINTMENT



For details visit EagleCU.org/Savings

Federally Insured By NCUA

MEMBERSHIP REFERRAL

GIVE \$50, GET \$50, WIN \$250^{††}

When your friends and family join **EAGLE**.³

How to Earn:

- Share your personal referral² code
- Referral must be a first-time member
- Opens a Checking and establishes a \$250 direct deposit (\$250 direct deposit required to earn bonus, paid 60 days after account opening)

Scan QR Code or email info@EagleCU.org to request your personal referral code.

Valid until December 31, 2023 EagleCU.org/Referral



2023 Eagle College Scholarship

SCHOLARSHIP • STUDENT LOAN • CREDIT CARD



2023 College Scholarship⁴

- Open to current college or college bound Eagle members
- \$16,000 awarded; four winners of \$4,000
- Apply online at EagleCU.org starting Feb 1st - March 30th

Student Loans offered through Sallie Mae[®]

- Apply online at EagleCU.org/StudentLoans

Credit Builder Credit Card

- A secured credit card for students to help build credit

For details & apply visit EagleCU.org/College



ECCU[®] INSURANCE SOLUTIONS

Always Be Prepared

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For details or apply

To get

FREE QUOTE
EagleCU.org/Insure





MEMBERS SAVE UP TO \$15

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to **Save Today!**



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rewards

CONTACT EAGLE

(949) 588-9400 | 800-EAGLE CU

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

COSTCO AUTO PROGRAM

800-805-1195

EAGLECU.COSTCOAUTO.COM

ENTERPRISE CAR SALES

(888) 227-7253

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!



3 SIMPLE RETIREMENT STRATEGIES¹



1

START TODAY

When it comes to investing your money for retirement, it pays to start early. The longer your investments can generate earnings, the more money you'll have at retirement. Bottom line? If you haven't started putting money away yet, don't wait any longer!



2

OPEN AN IRA IN ADDITION TO YOUR THRIFT SAVINGS OR 401(K) PLAN

Will your Thrift Savings or 401(k) plan be enough to retire on? Consider the lifestyle you want to maintain and the steps you're taking to get there. Did you know you can open an IRA in addition to your company retirement plan? Opening an IRA and making smart contributions to both plans will help ensure your retirement plans become a reality.



3

CATCH UP IF YOU'RE 50 OR OLDER

If you started putting money away for retirement late, or just haven't been able to contribute as much as you would've liked over the years, you can play catch up once you get older. Starting at 50, you're able to invest more money in your 401(k) or IRA. If possible, invest up to the maximum allowed to make up for lost time.



Which IRA IS FOR YOU?

TRADITIONAL IRA¹ ROTH IRA¹

	TRADITIONAL IRA ¹	ROTH IRA ¹
CONSIDER IF	You want to reduce your taxable income now, and don't plan on making withdrawals until retirement	You want flexibility for withdrawals, and you want your deposits and earnings to be tax-free at time of withdrawal.
TAX ADVANTAGES	Reduces your taxable income this year.	All earnings grow tax-free, and you don't pay taxes when you withdraw money, when tax rates are typically higher than the time of deposit.
WITHDRAWALS	Withdrawals are taxable income. Any withdrawals before age 59½ may include a 10% penalty. Withdrawals are mandatory at age 72.	Contributions can be withdrawn anytime with no penalty or taxation. Earnings are tax-free if they've been in the account for 5 years and you are at least 59½.
CONTRIBUTIONS	Contributions may be fully or partially tax deductible.	Contributions are not tax deductible. Contributions can be made at any age. Eligibility is based on your income.

(IRA/3 Simple Retirement Strategies that work for Anyone.) ¹Consult 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 Share Certificate) *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 \$2,000 or more. ¹Penalty 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. (Disclaimer Membership Referral) Eagle CCU 2023 Membership Referral Offer: ²To refer and earn referral bonus, individual must be an existing Eagle CCU member in good standing and share their valid Eagle referral code, please contact the credit union prior to referral to verify unique referral code. ³Referral must be a first-time (NEW) member with Eagle and present a valid Eagle CCU referral code, plus open and an Eagle CCU checking account and establish a monthly direct deposit of \$250 or more to their new checking account within the first 60 days of account opening to qualify. If the criteria are met, the referring and referred member each earn \$50 deposited to their individual accounts after 60 days of account opening. No limit of number of referrals. Members responsible for all taxes. Eagle employees, volunteers, and their family member ineligible. Not valid with any other offers. ⁴NO PURCHASE NECESSARY. Open to members of Eagle Community Credit Union through December 31, 2023. Referral must meet Eagle eligibility requirements, see www.EagleCU.org for eligibility. One monthly prize of a \$250 MasterCard gift card awarded for Member Referral promotion; Odds of winning a prize depends on the total number of eligible entries received for that period one winner announced each by the second Wednesday of each month in 2023. Members responsible for all applicable taxes. Mail-in entries for the last drawing must be postmarked by December 31, 2023, and received by January 9, 2024. Mail-in entries write: Member Referral Promotion, Eagle Community CU, PO Box 5196, Lake Forest, CA 92609. (Disclaimer Scholarship) ⁴Eagle CU employees, volunteers & family members not eligible for scholarship. Applications must be submitted by end of day on March 31, 2023.



ANAHEIM
2310-A E LINCOLN AVE

CITY OF INDUSTRY
15421 GALE AVE
Inside post office.

GARDEN GROVE
12934 HARBOR BLVD

LAKE FOREST
24336 ROCKFIELD BLVD

SANTA ANA
3101 WEST SUNFLOWER AVE
Inside post office.