



SPRING ISSUE

SOARING

2ND QUARTER 2022 APRIL - JUNE

LET'S GET READY FOR

-COLLEGE-

APPLY FOR AN EAGLE SCHOLARSHIP

2022 Eagle College Scholarship

- ✓ **\$16,000** awarded; four winners of **\$4,000**
- ✓ Open to current college or college bound Eagle members^{††}
- ✓ Apply online between **APRIL 15TH - MAY 31ST**

EAGLE
COMMUNITY
CREDIT UNION

COLLEGE SCHOLARSHIP

For details & apply visit
EagleCU.org/College



APRIL

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

MAY

SUN	MON	TUE	WED	THUR	FRI	SAT
1	2	3	4		6	7
	9	10	11	12	13	
15	16	17		19	20	21
22	23	24	25	26	27	28
29		31				

JUNE

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



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

April 17: Easter Day
 April 18: Tax Day
 May 5: Cinco de Mayo
 May 8: Mother's Day

May 14: Stamp Out Hunger
 May 30: Memorial Day
 June 19: Father's Day
 June 20: Juneteenth - Observed

Schedule Your Next Eagle Appointment. Save time, book your next branch visit online.



APRIL 13TH - UNDERSTANDING CREDIT

MAY 18TH - PLANNING FOR MONEY MILESTONES

JUNE - 15TH PSYCHOLOGY OF SPENDING

Notes from the CEO

Scott Rains

For 85 years, Eagle Community Credit Union has followed the credit union motto of "People Helping People." As a community-based credit union, we strive to do the right thing for our members while enriching the Orange County community. Unfortunately, halfway around the world, there is a strong need for assistance in Ukraine. **To support those in need, the Credit Union donated \$10,000 to the Ukrainian Credit Union Displacement Fund through the Worldwide Foundation of Credit Unions.** The Ukrainian Credit Union Displacement Fund will provide direct support to mitigate both short and long-term impacts to Ukraine's credit union system and those that look to it for support, including both members and employees. If you would like to make a personal donation to the Ukrainian Credit Union Displacement Fund, text CUS4UKRAINE to 44-321.^A

Helping our community is part of our culture. Annually, each Eagle team member receives sixteen hours of volunteer service time to donate towards a community/charity group and the Credit Union donates financial resources to several community groups. Over the last two years, we've been fortunate to continue our community outreach, despite the pandemic, by supporting CHOC Hospital, Latino Health Access, Second Harvest Food Bank, Community Action Partners, Goodwill of Orange County, HomeAid, Braken's Kitchen, and Mary's Kitchen. I am proud of the volunteer time our team donates to the community. I want to thank our members,

the Eagle team, and our Board of Directors for supporting our community engagement programs. Your support is greatly appreciated.

April is Youth Financial Education Month. We are proud to offer our members great resources to teach their children about money management. Through our financial education partner, Banzai!, members have access to hundreds of interactive games, digital coaches, articles, and calculators. Banzai! will help guide your financial education journey. Please scan the Banzai! financial education QR code on the back page of this newsletter to learn more.

Starting April 15th through the end of May, we are accepting applications for our Eagle College Scholarship. The Credit Union will once again award four deserving college students with \$4,000 toward their college education. Learn more at EagleCU.org/scholarship and share this opportunity with those you know who are in college or entering college this fall.

Through an exclusive relationship, Eagle Community Credit Union can fund loans directly with Tesla on the delivery date—saving you time and money. With Eagle loan discounts, qualify for your best rate on terms up to 7-years to find a payment that fits your budget. And don't forget, the Credit Union offers up to 130% loan-to-value financing on new and used vehicle purchases to ensure you get the car with the features you want. Visit EagleCU.org/Tesla for more information.

Annual Meeting of the Membership

All Eagle Members are invited to attend

**WEDNESDAY,
April 27th 5:00pm**

Corporate Office
27042 Towne Centre Drive,
Foothill Ranch, CA 92610

Finally, we are excited to once again be a sponsor of bags for the National Association of Letter Carrier's Stamp Out Hunger Food Drive on May 14. Look for a bag in your mail the week before, and if you'd like to get involved and volunteer like many of our team members do, please let us know. We'd love to have you join us! If you are a postal employee working that day, thank you for the extra work you put in to bring in the food donations!

We are constantly striving to make your Credit Union membership more valuable and ensure your expectations are met. Thank you for your ongoing membership and loyalty to Eagle Community Credit Union. 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

^A Message and data rates may apply.
Donations processed via World Foundation
for Credit Unions.



MEMBER RESOURCES

FUNEX, AN EAGLE MEMBER BENEFIT, SAVE WITH DISCOUNT TICKETS TO POPULAR LOCAL ATTRACTIONS:

FunEx

DISCOUNT TICKETS FOR EAGLE MEMBERS

Fun Express is California's largest provider of discount entertainment programs.

Fun Express has 50+ Southern California attractions discount tickets, and

MUCH

MORE!



Visit EagleCU.funEx.com



**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

MONEY MARKET ACCOUNTS

Earn more with our tiered dividends

- ✓ \$2,500 minimum balance requirement ¹
- ✓ Deposit/withdraw at any time ²
- ✓ Check writing

OPEN YOUR MONEY MARKET **TODAY**

Federally Insured By **NCUA** For details visit: EagleCU.org/Savings



MONEY MARKET DIVIDEND RATES

\$2,500 - \$9,999	0.20% APY*
\$10,000 - \$24,999	0.25% APY*
\$25,000 - \$49,999	0.25% APY*
\$50,000 - \$99,999	0.40% APY*
\$100,000 +	0.50% APY*

*APY=Annual Percentage Yield. Rates subject to change without notice.

Membership Referral

GET \$25 • EARN UP TO \$75 • WIN \$250!

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

Using your personal referral code.

- Get \$25 when your referral opens a checking account
- Earn up to \$75 if they open Ultimate Checking or KASASA® Checking with ID Protect.
- You and your referral entered to win \$250

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

Valid until December 31, 2022 EagleCU.org/Referral



EAGLE AUTO LOAN RATES

NOW FINANCING **TESLA** VEHICLES

RATES AS LOW AS **2.49%** APR*⁴

*APY=Annual Percentage Yield. Rates subject to change without notice.

FINANCE UP TO **130%** LTV**

**LTV=Loan-to-Value. Including tax, license and insurance.

NO PAYMENTS FOR **90 DAYS**†

†On approved credit for tier 1-3 borrowers

APPLY TODAY!

For details & apply visit EagleCU.org/Vehicle-Loans

Introducing **TRED** A MARKETPLACE TO HELP SELL YOUR CAR. Scan QR Code to try TRED.





SMALL SAVINGS ADD UP
YOU COULD BE SAVING UP TO \$360 PER YEAR ON WIRELESS



START SAVING AT
LoveMyCreditUnion.org
#LoveMyCUREwards



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!



PAYMENT OPTIONS.

Depending on how you pay at the pump, there are ways you can save.

- 1. Pay with cash.** Many gas stations offer customers a discount when paying with cash.
- 2. Pay with a debit card.** Many people are lured to credit cards that offer rewards at the pump. However, unless you pay off your entire balance every month, the high-interest rates on these cards can cause your fuel costs to be significantly more in the long run.

CARING FOR YOUR CAR.

- 3. Slow down! Eliminate anything excessive:** speeding, braking, acceleration. Essentially, going slow and steady wins the gas price race!
- 4. Treat your car to some service.** Make sure your tires are properly inflated and stay up to date on oil and filter changes. A finely-tuned car typically makes for a more fuel-efficient one as well.



For more helpful articles like this, visit the Credit Union's blog "The Nest" to read up on helpful tips, articles, and useful information.

VISIT EAGLECU.ORG/BLOG OR SCAN THE QR CODE TO LEARN MORE.



5. Roll the windows down...or use the air conditioner.

When driving at higher speeds without frequent stops, opt for using the AC. At lower speeds or in stop-and-go traffic, roll down the windows if the weather is nice.

6. Lighten your load.

The less weight put on the tires, the less energy your car uses.

UTILIZE APPS.

7. Search for lower-priced gas.

Download apps that help you find the best gas prices.

8. Utilize cash back apps.

Research cash back apps to add extra savings to your fuel purchases.

CONNECT WITH STORES.

9. Reap store rewards.

Many large supermarket retailers offer reward programs to obtain discounted gas. You are going to shop for groceries anyway, so why not get discounted gas at the same time?

10. Buy from a warehouse store.

If you have a membership to a warehouse store, such as Costco or Sam's Club, you're in luck. Their gas prices are often significantly cheaper than non-warehouse locations.

WE'RE HERE TO HELP!

(Disclaimer Scholarship): *Eagle CU employees, volunteers & family members not eligible for scholarship. Applications must be submitted by end of day on May 31st. *(Disclaimer Money Market Account)* *APY = Annual Percentage Yield, rates subject to change without notice. Money Market account federally insured up to \$250,000 by NCUA. 1 \$9.00 monthly service fee if daily balance drops below \$2,500.00. 2 Withdrawal available at Eagle branch offices, CO-OP Share Branch locations and Eagle ATMs. Please see Eagle Community Credit Union's Disclosure and Agreement of Terms and Conditions and Service Pricing Schedule for complete details and fee disclosure. *(Disclaimer Membership Referral)* 3 Existing Member paid referral bonus when their valid referral code is presented at time of account opening. Referral must be a first-time Eagle Member that opens a checking account using the referral code at account opening. Referring Member receives \$25 the next business day. An additional \$50 will be paid to the referring member if their referral opens an Ultimate Checking or Kasasa® with IDProtect Checking account and it is open 6-months from initial membership opening date. Bonus reported as dividends to the account. New member eligible for promotion after they join. Ultimate Checking with IDProtect or Kasasa with IDProtect has a \$5.95 monthly service fee. 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. †NO PURCHASE NECESSARY. Open to Members of Eagle Community Credit Union through April 1, 2022 through December 31, 2022. Referral must meet Eagle eligibility requirements, see EagleCU.org for eligibility. One monthly \$250 MasterCard® gift card prize will be awarded to a referring or referred Member in the month the referred account is opened. The odds of winning a prize depend on the total number of eligible entries received for that period. One monthly winner announced each month by the first Wednesday of each month from January 2022 – January 2023. Members responsible for all applicable taxes. Mail-in entries should be delivered to Eagle Community Credit Union PO Box 5196, Lake Forest, CA 92609, ATTN Marketing. Mail-in entries for the last drawing must be postmarked by December 30, 2022, and be received by January 3, 2023. Member referral promotion subject to change without notice. *(Disclaimer Auto)* *APR=Annual Percentage Rate. Your APR is determined by your credit qualifications. 4 Advertised rate includes 0.25% discount for automatic payment from an Eagle CU checking account, 0.25% loyalty discount for a prior loan with Eagle, and an additional 0.25% discount for 80% loan-to-value (LTV). Rate will increase by 1.00% for vehicles over 5 years old and 2.00% for vehicles with over 100,000 miles. †Available to qualified borrowers only. Interest will accrue from date of loan funding. **Financing percentages reflect maximum amounts and in some cases, you may not qualify for maximum financing. **Auto financing up to 130% includes taxes, license and insurance for qualified buyers up to 130% of MSRP for new cars and 130% of the NADA or Kelley Blue Book value for used cars. All other vehicle financing up to 100% only. Maximum loan is \$125,000 on vehicles, RVs and boats. There are no application fees on vehicle and consumer loans.