SOARING

3RD QUARTER 2022 JULY - SEPTEMBER



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Workshops & Webinars

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









JULY 26TH - PLANING FOR MONEY MILESTONES

AUGUST 16TH - PSYCOLOGY OF SPENDING

SEPTEMBER 14TH DRIVE AWAY HAPPY

Notes from the CEO **Scott Rains**

reetings! With the arrival of summer, many of us are getting ready for a vacation or making plans for a local staycation to enjoy time with friends and family. In this issue of Soaring, we are spotlighting a few of the Credit Union's products and services that may assist you with your plans. Additionally, there is an article discussing helpful security tips to strengthen your Login ID and passwords, as well as a note about new security notices the Credit Union activated within Online Banking. I encourage you to take a minute to read this article and make any necessary changes to your Online Banking credentials to ensure your account is secure with a strong Login ID and password.

Over the last few months, the Eagle team volunteered over 400 hours to help our local community. I am so proud of our team for supporting the 2022 National Association of Letter Carriers "Stamp Out Hunger" food drive, Braken's Kitchen, and the HomeAid® diaper drive. "Stamp Out Hunger" is the nation's largest one-day food drive and our team volunteered to assist with sorting donations that provided over one million pounds of food for our local food banks. Braken's Kitchen is a local non-profit food kitchen that prepares fresh hot meals for local distribution in our communities. The team helped prepare over 1,500 meals during their volunteering day. During the HomeAid® diaper drive, our team sorted donations of diapers and baby supplies for this organization. Besides providing great financial services to our members, Eagle



is committed to giving back to our local community. Each quarter, our team averages 400 hours of paid volunteer service time to assist non-profit organizations in Orange

Thank you to all our members who participated in the 2022 Eagle Community Credit Union College Scholarship program. Our scholarship committee is reviewing the applications now and winners will be notified by the first week of August. Please follow Eagle Community Credit Union on Facebook, Twitter, Instagram, and LinkedIn for an announcement of our winners.

Eagle has formed an exciting partnership with FunEx to allow members to purchase discounted amusement and entertainment tickets. Please see the feature below this article to learn more about FunEx. I hope you enjoy this new member benefit and save money with these special member discounted offers for many of California's popular entertainment attractions.

Remodeling of the Garden Grove branch is now complete. The newly remodeled lobby has extra service desks to help more members and reduce wait times. The design features an open air concept to match our other branch locations to improve your service experience. Thank you for your patience during the

remodeling work, I hope you love the new

If you are planning to get out this summer, let us help you manage your plans with an Eagle Community CU MasterCard® Credit Card. Featuring fixed-rates as low as 9.5%, Eagle credit card holders enjoy no annual fees, no over-limit fees, and no balance transfer fees. If you do not have our fixed-rate credit card yet, ask about it the next time you call or visit a branch

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



EMBER RESOURCES



DISCOUNT TICKETS FOR EAGLE MEMBERS



Fun Express has discounted tickets to over 50 Southern California attractions and more! EagleCU.funEx.com





MONEY MARKET ACCOUNTS

Earn more with our tiered dividends

- 📆 \$2,500 minimum balance requirement 1
- \mathbf{M}_{\bullet} Deposit/withdraw at any time 2
- Check writing

OPEN YOUR MONEY MARKET

TODAY

For details visit: EagleCU.org/Savings



MONEY MARKET **DIVIDEND RATES**

\$2,500 - \$9,999 0.45% APY*

\$10,000 - \$24,999 0.50% APY*

\$25,000 - \$49,999 0.50% APY*

\$50,000 - \$99,999 0.65% APY*

\$100,000 + 0.70% APY*

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



Discover enterprise car sales

Enjoy haggle-free pricing on your next certified pre-owned vehicle purchase from Enterprise Car Sales.

Shop for your next vehicle at EagleCU.org/Vehicle-Loans



QRcode

Enterprise Purchases Through Eagle Includes:

- .25% loan discount for members financing with Eagle
- 12-Month/12,000-mile Limited Powertrain Warranty³
- FREE Carfax® Reports

- Enterprise Certification®
- 12-Month Roadside Assistance
- 7-Day Repurchase Agreement 5







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CONTACT EAGLE

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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 & WEBINAR



Eagle hosts many in-person workshops each month on various topics including Credit, Budgeting, Identity Protection, Car Buying or Buying a Home.

LEARNING WITH BANZA!!

More complimentary and confidential financial resources and education is available through our partner Banzai!







With the arrival of summer, most of us are planning vacations, time with family, or a much-needed staycation. However, tensions across the globe and rising inflation mean the risk from fraudsters has never been higher.

To help protect you, the following Online and Mobile Banking security settings, which were previously self-enrollment options, will now be automatically enabled for all Members.

ALERT ME when a computer/browser is successfully registered

ON 💋 ALERT ME when an invalid password for my Login ID is submitted

N BALERT ME when the forgot password process is attempted unsuccessfully ALERT ME when a new user is created

Please note, if you routinely clear cookies from your browser or device, you may receive extra notifications in the future as clearing cookies prevents the system from remembering your device.

To review additional optional security alerts, please log in to your Eagle account and visit Security Preferences under the Settings menu option.

UPDATE YOUR PASSWORD REGULARLY AND CUSTOMIZE YOUR LOGIN ID

One of the best methods for securing your Online and Mobile Banking access is to routinely update your password and create a custom Login ID. Try these helpful tips to maintain a strong password:

> **CREATE** a password with upper- and lower-case letters as well as numbers and special characters

AVOID USING the same password you use elsewhere

NEVER SHARE your password with anyone

If you use your account number for your Login ID, the Credit Union strongly recommends you create a customized Login ID. Use the following steps to update your Login ID:

Log in to Eagle's Online Banking

2 Under menu options, open Settings and select Security Preferences

3 Under Security Preferences, select Change Login ID

Customize your new Login ID and click the Save new Login ID button

5 Once saved, log out and log in to Online Banking again to verify your changes and update Touch ID or Face ID preferences

TRAVELING SOON? DON'T FORGET TO SET A TRAVEL NOTIFICATI

4



Notifying us of your travel plans is a quick way to ensure your out-of-the-area transactions are not mistaken for fraud. To set a travel notification, please visit a branch, send a secure message from Online Banking, or call us at (800) 324-5328.



Scan QR Code





We're Here to Help

Members of Eagle Community Credit Union benefit from a variety of financial perks, such as lower loan rates, higher savings yields, and many services provided at no cost. As a notfor-profit financial institution, our goal is to help you make the right decisions to ensure your long-term financial success.



isclaimer Eagle Master Card® Credit Cards) †On approved credit, rate based on credit approval and member's selection of Eagle Rewards Master Card® or Eagle Platinum MasterCard®, qualified rates range as low as 9.5% - 21.49% APR. Rates, terms, and conditions are subject to change without notice. MasterCard® is a registered trademark and used with permission. Full disclosure provided at funding. (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. (Enterprise Disclosure.) Limited Powertrain Warranty begins on the vehicle purchase date & extends for 12 months or 12,000miles, whichever comes first. Coverage runs concurrently with manufacturer warrantý. Restrictions apply. See an Enterprise Sales Consultant for details. "Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. For a period of 7 days after the date of purchase or 1,000 miles beyond the odometer reading at purchase, whichever comes first, the vehicle may be returned for the exact price originally paid minus a \$200 restocking fee, (as allowed by law). Restrictions apply. See an Enterprise Sales Consultant for details.