



WINTER ISSUE

SOARING

4TH QUARTER 2023 OCTOBER - DECEMBER

Membership REFERRAL

GIVE \$50, GET \$50, WIN \$250

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

You'll both earn \$50 each when your new member referral opens a checking account with direct deposit.

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

Valid until December 31, 2023 EagleCU.org/Referral



OCTOBER

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



October 9: Columbus Day/Indigenous Peoples' Day, Holiday, Observed



October 31: Halloween Regular Hours

NOVEMBER

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



November 10: Veterans Day, Observed

November 23: Thanksgiving, Observed

November 24: Thanksgiving, **CLOSED EARLY @ 2pm**

DECEMBER

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



December 25: Christmas Day, Closed

December 7: Hanukkah Begins

January 1: New Year's Day, Closed



Notes from the CEO Scott Rains



2024 Calendar Coming November 1st
Stop by a branch to pick one up!



Happy Holidays! With the arrival of the fall season, I am thankful for our amazing members who choose Eagle Community Credit Union for their daily banking needs. credit unions are like family, and the more you invest in the family, the more rewarding the experience becomes. In 2023 and into the future, Eagle will continue to invest in the membership experience for you.

Over the past year, we have increased our dividend rates on savings, added bilingual staff in the call center and branches to assist more members, launched **Quick Cash**, our new short-term loan program in the Eagle app and online banking, and ramped up our community engagement to support our local community. Later this year, I am excited to announce that an updated version of our website, EagleCU.org, will launch with a fresh look and feel, easy navigation to learn about the Credit Union, and a language filter to allow members to switch the website to other languages, including Spanish and Vietnamese. I hope you enjoy the investments we have made in the Eagle membership experience and continue to choose Eagle for your daily banking needs.

Another significant investment in the membership experience is our investment in the Eagle team. Since January, each Eagle team member has averaged over 25 hours of service and skills training

and the Eagle team has volunteered over 450 hours of service time, supporting local non-profit organizations. For the second consecutive year, Eagle Community Credit Union was named the 20th **"Best Credit Union to Work For"** in the country by American Banker based on their 2023 national credit union employee survey. Congratulations to the team on this amazing accomplishment and thank you to our volunteers for their support in making Eagle Community Credit Union an employer of choice.

The success of Eagle is also attributed to the contributions of our volunteers who make up our **Board of Directors and Supervisory Committee**. With their guidance, the voice of the membership is represented in strategic decisions and Credit Union oversight. I am grateful for our volunteers and their personal time commitment to help guide Eagle Community Credit Union. In 2024, we will have five open positions for volunteers: three seats on our Board of Directors and two seats on the Supervisory Committee. If you are interested in contributing to Eagle's success in a volunteer role, I encourage you to visit www.EagleCU.org/about-us/volunteer to learn more about this opportunity.

As we wind down 2023, help your friends and family get off to a good start for the holidays by inviting them to join your Credit Union.

Each person you refer who opens a checking account and establishes a monthly direct deposit of \$250 earns you and themselves \$50, and you both are entered to win \$250 to use toward your holiday celebrations! The more people you refer, the better your chances of winning. We will be drawing a monthly winner throughout the new year! Contact us today for your personal referral code to share with your friends and family.

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. 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



Introducing Live Chat



Chat with us at EagleCU.org and Online Banking/App.

Our team is available to assist you with your questions:

- Monday-Thursday 9 a.m. - 5 p.m.
- Friday 9 a.m. - 6 p.m.
- Saturday 9 a.m. - 2 p.m.

TRY OUR NEW ONLINE CHAT SERVICE TODAY.



CREATE A *Holiday Budget*

Eagle's Digital Coach helps you set a **Holiday Budget** and review potential expenses one-by-one so you can make sure holiday magic doesn't get the better of your finances.

EAGLE'S HOLIDAY LOAN!† IS BACK

UP TO **\$3,000**
for the Holidays

AS LOW AS **11.90% APR***

AVAILABLE
OCTOBER 16TH

APPLY TODAY!

Visit Eaglecu.org



HOLIDAY Skip Pay

TAKE A PAYMENT BREAK FOR THE HOLIDAYS.

Eligible Vehicle and Personal Loans⁴
can skip one(1) payment in November or December
for Just \$25, Regularly \$50!⁵

Apply for the Holidays!

Eaglecu.org/Skip-Pay



SAVE WITH EAGLE



USE AN EAGLE CREDIT CARD FOR THE HOLIDAYS.

- NO ANNUAL FEE**
- FIXED RATES**
as low as 9.5% APR**
- EARN REWARD POINTS⁶**
with our Rewards MasterCard®

APPLY TODAY!



For details and to apply visit EagleCU.org/CreditCards



**EAGLE REWARDS
MASTERCARD**



**EAGLE PLATINUM
MASTERCARD**



STAY UP TO DATE!

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YouTube

EagleCU.org



Love My Credit Union
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!



A NEW WEBSITE FOR THE NEW YEAR!



GET READY FOR A FRESH LOOK!



We've been hard at work to bring you a website that not only looks fantastic but also enhances your banking experience.

CUTTING-EDGE FEATURES

USER-FRIENDLY NAVIGATION

ONE-CLICK LANGUAGE TRANSLATION

A SLEEK MODERN DESIGN



THESE AND MORE HELPFUL FEATURES TO IMPROVE YOUR EAGLE EXPERIENCE WHETHER YOU VISIT US FROM YOUR COMPUTER, PHONE, OR DEVICE.

(Disclaimer Membership Referral Offer): (1) To 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. (2) Referral 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. †NO PURCHASE NECESSARY. Open to members of Eagle Community Credit Union through December 31, 2024. 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 2024. Members responsible for all applicable taxes. Mail-in entries for the last drawing must be postmarked by December 31, 2024, and received by January 9, 2025. Mail-in entries write: Member Referral Promotion, Eagle Community CU, PO Box 5196, Lake Forest, CA 92609 (Disclaimer Holiday Loan): *Annual Percentage Rate (APR), advertised "as low as rate" for tier 1 borrowers, your rate may vary. †Qualification based on credit history, debt, and ability to repay. Loan amounts up to \$3,000 only, not all borrowers will qualify for maximum loan amount. Maximum term of 12 months. Holiday Loan is a seasonal loan. One seasonal loan per Member at one time. No refinancing of existing Eagle loans. Eagle loyalty discount and automatic payment discount do not apply to holiday loan. Offer valid October 16, 2023 through January 31, 2024 and subject to change without notice. (Disclaimer Skip Pay): (3) Using the Skip Pay service does not change your monthly payment amount, but it does extend the loan's term. Interest continues to accrue on the loan balance during the Skip Pay period through the last payment. Certain restrictions may apply. (4) Credit cards, real estate loans, home equity lines of credit (HELOCs), lines of credit (LOCs), certificate- or share-secured loans, and open-end auto loans are not eligible for Skip Pay. (5) At time of request, 12 months of consecutive on-time payments must be made to be eligible. One payment is equal to the total of one month's payment on one loan. Weekly is equal to four payments, and semi-monthly or biweekly is equal to two payments. Loans with automatic payments still qualify. The payments for that month will remain in your savings or checking account. Limit two Skip Payments per twelve-month period (cannot be consecutive), on each qualified loan. See Service Pricing schedule for current fees applied. Skip Pay promotion subject to change without notice. (Disclaimer Eagle MasterCard® Credit Cards): ** On approved credit, rate based on credit approval and member's selection of Eagle Rewards MasterCard or Eagle Platinum MasterCard, qualified rates range as low as 9.5% - 21.49% APR, APR = Annual Percentage Rate. (6) Rewards Points available only with Eagle Rewards MasterCard. Rates, terms, and conditions are subject to change without notice. MasterCard is a registered trademark and used with permission. Full disclosure, and terms and conditions provided at funding.



ANAHEIM 2310-A E LINCOLN AVE | CITY OF INDUSTRY 15421 GALE AVE Inside post office. | GARDEN GROVE 12934 HARBOR BLVD | LAKE FOREST 24336 ROCKFORD BLVD | SANTA ANA 3101 WEST SUNFLOWER AVE Inside post office.