

# SOARING

SUMMER 2019

## Discover your Summer with an Eagle Credit Card

### Eagle Credit Card holders SAVE with:

- **FIXED** rates starting at **9.5% APR\***
- **NO** Annual Fees
- **NO** Balance Transfer Fees
- **NO** Over-Limit Fees
- **EARN** Rewards points with our Rewards Credit Card
  - Redeem points for vacations, gift cards and merchandise

Apply today and switch to an Eagle fixed rate credit card to relax this summer.

Learn more and compare our cards at [www.eaglecu.org/CCCompare](http://www.eaglecu.org/CCCompare).



\*Rate depends on card and credit qualification (9.5% - 21.49% APR). Rates, terms, and conditions are subject to change without notice.

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

AUGUST						
SUN	MON	TUE	WED	THUR	FRI	SAT
				1	2	3
4	5		7	8	9	10
	12	13	14		16	17
18	19	20		22	23	24
25	26	27		29	30	31

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

### Important Dates:

**July 4:** Fourth of July Holiday Observed

**August 11:** CHOC Walk

**September 2:** Labor Day Holiday Observed

**Webinars & Workshops:** See pg. 2 for details

Postal Payday Federal Payday



## Notes from the CEO Scott Rains

I hope your summer is off to a great start! I recently traveled to Northern California and Oregon myself. Like most of us, I used social media to document my journey and share it with friends and family. At Eagle, we've built a presence on **Facebook, Twitter, Instagram and LinkedIn** to keep our members informed. We share our events, financial education, promotions and more. Our goal is to keep you updated, make banking fun and show you how to save and get ahead financially. Give us a follow and be the first to know the latest Eagle news and don't forget to check out our blog, #TheNest on eaglecu.org. Want to share something with us? Use #EagleCommCU with your social media posts.

Summertime usually brings added expenses with vacation plans, back-to-school shopping and household projects. Let us help you manage your plans with an Eagle Community CU fixed rate credit card with 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 don't have our **fixed rate credit card**, ask about it the next time you call or visit a branch.

You may have noticed an extra dividend being credited to your account on May 24<sup>th</sup>, 2019. There was an error in the dividend calculations that affected some member accounts. The dividend correction is to account for the underpayment that occurred since the prior increase in dividends on January 1<sup>st</sup>, 2019. The correction did not affect all account types and all affected accounts have been corrected. The credit union has instituted steps to ensure that this does not occur again after future dividend increases.

For the 11<sup>th</sup> year, we proudly supported the National Association of Letter Carriers (NALC) Stamp Out Hunger Food Drive. Our sponsorship of the donation bags once again proved their purpose as the Santa Ana postal district brought in even more food again this year. **Thank you to everyone that made this event a success!**

Planning is underway for the **2019 CHOC Walk that is on Sunday, August 11<sup>th</sup>**, once again at Disneyland. Eagle employees will walk as a team and set a goal to raise \$10,000 for Children's Hospital of Orange County. We invite you to walk with us, donate to our team, or just follow our fundraising efforts. Eagle's contributions in our communities couldn't be accomplished without your support.

Thank you for your ongoing support and membership.

Scott Rains  
President/CEO



# Summer of Fun!

Kick-off summer with great savings on your next new or pre-owned car purchase or refinance your existing lease or loan with an Eagle Auto Loan.

- New and used rates as low as **2.99% APR\*** up to 5 years
- No payments for 90 days<sup>†</sup>
- Finance up to 130% including tax, license and insurance\*\*
- No application fees or pre-payment penalties

To apply visit: [www.eaglecu.org/vehicle-loans](http://www.eaglecu.org/vehicle-loans)

\*APR=Annual Percentage Rate. Your APR is determined by your credit qualifications. All quoted rates include the 0.25% discount for automatic transfer from an Eagle CU checking account and 0.25% loan loyalty discount for having 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.

**LOAN PROTECTION OPTIONS.** **KEEP YOUR LOAN PROTECTED.**

**PAYMENT PROTECTION** - Protect you and your family from unforeseen circumstances, including loss of a life, unexpected disability, job loss and more.

**MECHANICAL BREAKDOWN INSURANCE (MBI)**  
MBI shields you from the high costs of mechanical or electrical repairs on your vehicle once your basic manufacturer's warranty expires and includes comprehensive roadside assistance.

**GUARANTEED ASSET PROTECTION (GAP)**  
Guaranteed Asset Protection (GAP) helps cover the difference between your primary insurer's settlement and the loan balance if needed.

**iLOCATE** - Protect your auto investment with iLocate GPS. Conveniently installed, discreetly use the app to monitor teen drivers, set speed alerts and GPS location monitoring. Set regular maintenance reminders and aid police in stolen vehicle recovery, with your smart phone.

Ask a representative about these loan products, or visit [www.eaglecu.org/loanprotection](http://www.eaglecu.org/loanprotection) for details.

## Financial Education and More



Interested in a home purchase or refinance? Join our Homebuying Workshop!

- Placentia Branch - Wednesday, August 21<sup>st</sup> at 6:00 p.m.

Register at [www.eaglecu.org/rsvp](http://www.eaglecu.org/rsvp)



Save the date for the following free financial webinars:

- Planning for Money Milestones - July 9<sup>th</sup> & 25<sup>th</sup>
- On the Road to Riches: The Basics of Saving and Investing - August 6<sup>th</sup> & 15<sup>th</sup>
- FAFSA: The Key to Unlocking Financial Aid - September 10<sup>th</sup> & 19<sup>th</sup>



Save the date for the following free in-person workshops at: Goodwill Career Center, Santa Ana

- Planning for Money Milestones & Are You Financially Healthy - July 31<sup>st</sup>
- Personal Finance for College Students & Understanding Credit - August 28<sup>th</sup>
- Planning for Money Milestones & Drive Away Happy - September 25<sup>th</sup>

To register and view all upcoming dates visit: [www.eaglecu.org/webinars](http://www.eaglecu.org/webinars)

## The BalanceTrack 2nd Annual STAY ON TRACK -Summer Contest-



**ENTER "STAY ON TRACK," FOR A CHANCE TO WIN \$500!**

**KEEP YOUR FINANCIAL FOCUS THIS SUMMER**

Visit [www.eaglecu.org/balancecontest](http://www.eaglecu.org/balancecontest) for more information.

**July 1 - September 30, 2019**

© BALANCE 2019 | The BalanceTrack "Stay on Track" Summer Contest



# Grow your Savings!

<b>2.25% APY*</b> 24-Month term	<b>2.30% APY*</b> 36-Month term
<b>2.35% APY*</b> 48-Month term	<b>2.40% APY*</b> 60-Month term

\*Penalty 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. Rates Subject to change without notice. APY = Annual Percentage Yield.

# ALWAYS BE PREPARED

Protect what matters most to you through an institution you trust. Insurance for auto, home, life, business and more.

Visit [www.eaglecu.org/insure](http://www.eaglecu.org/insure)  
**OR CALL NOW**  
to get your FREE QUOTE  
**(844) 445-9085**



**ECCU**  
INSURANCE SOLUTIONS

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

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

Mobile App



Branch Locations

LAKE FOREST  
24336 ROCKFIELD BLVD.

GARDEN GROVE  
12934 HARBOR BLVD.

PLACENTIA  
781 KIMBERLY AVE.

INDUSTRY†  
15421 GALE AVE.

LAGUNA NIGUEL\*‡  
24000 AVILA RD.

SANTA ANA†  
3101 WEST SUNFLOWER AVE.

Visit eaglecu.org for hours.

\* Cash available only via ATM at this location.  
† Inside post office.  
‡ Inside the Federal Building (south entrance).



# Stamp Out Hunger - Thank you!



Thank you to all our members that participated in the Stamp Out Hunger food drive! Once again, Eagle proudly supported the National Association of Letter Carriers by providing donation bags and volunteers to help sort donations in Anaheim, Brea, Laguna Niguel and Tustin. **Thank you to our postal employees for making this food drive happen!**



Join Eagle as we walk in the CHOC Walk at Disneyland the morning of **Sunday, August 11, 2019**. We are once again joining forces with other local credit unions as the CU4Kids Team to show our cooperative support and fundraise for children's hospital Orange County.

You can also donate to our team in our Branches to receive some **fun swag; bracelets and CHOCO bears**.

Learn more or join us by visiting [www.eaglecu.org/chocwalk](http://www.eaglecu.org/chocwalk)



## Here's what you might have missed!

Follow us on social media and check out our blog, #TheNest, on eaglecu.org

