

WINTER ISSUE

# SOARING

4TH QUARTER 2022 **OCTOBER - DECEMBER**

## EARN MORE WITH AN EAGLE CERTIFICATE†

**NEW!****DIVIDEND RATES**

12 mo - 1.50% APY\*

24 mo - 2.00% APY\*

36 mo - 2.25% APY\*

48 mo - 2.50% APY\*

60 mo - 3.00% APY\*

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

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

SCAN  
QR CODE TO  
BOOK YOUR  
APPOINTMENT



For details visit [EagleCU.org/Savings](https://EagleCU.org/Savings)

Federally Insured By  
**NCUA**

**OCTOBER**

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

**October 11:** Columbus Day Holiday, Observed  
**October 31:** Halloween Regular Hours  
**November 8:** Election Day  
**November 11:** Veterans Day, Observed

**NOVEMBER**

SUN	MON	TUE	WED	THUR	FRI	SAT
		1	2	3	4	5
6	7		9		11	12
13	14	15	16	17	18	19
20	21	22	23		<b>CLOSED EARLY @ 2pm</b>	26
	28	29	30			

**November 24:** Thanksgiving, Observed  
**November 25:** Thanksgiving, **CLOSED EARLY @ 2pm**  
**December 24:** Christmas Eve, Closed  
**December 25:** Christmas Day

**DECEMBER**

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
		27	28	29	30	

**December 26:** Christmas Day, Observed  
**December 31:** New Year's Eve, Closed  
**January 1:** New Year's Day  
**January 2:** Closed

**EagleCU.org** • (949) 588-9400 | 800-EAGLE CU





## Notes from the CEO Scott Rains



**2023 Calendar Coming November 1st**  
Stop by a branch to pick one up!

**H**appy Holidays! As we wrap up 2022, I am humbled by the growth at Eagle Community Credit Union over the last year. I have seen great growth in membership, loans, deposits, and so much more. I am thankful for the value the Credit Union provides and that more members are making beneficial use of our services to improve their financial lives with us. Additionally, I am extremely proud to announce Eagle CCU was named the **45th best credit union** to work for in a nationwide survey of over 5,000 credit unions by **American Banker**.



To celebrate our **85th year as a credit union**, we have a new mission statement: Empower, Educate, Elevate. Our new mission statement captures our purpose at Eagle, which is providing financial education and solutions, so our members are empowered, and their lives improved. We strive to provide valuable products and services while delivering an excellent member experience with engaged staff and the goal of achieving financial strength for all. Whether you are new to the Credit Union, or a long-time member, I encourage you to talk to our team to learn more about Eagle and how we can assist you with your finances.

The success of Eagle CCU is also attributed to the contributions of our volunteers that make up our **Board of Directors** and **Supervisory Committee**. With their guidance, the voice of the membership is represented on 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 2023, we will have two open positions for volunteers: one seat on our **Board of Directors** and one seat on the **Supervisory Committee**. If you are interested in contributing towards Eagle's success in a volunteer role, I encourage you to visit [www.EagleCU.org/about-us/volunteer](http://www.EagleCU.org/about-us/volunteer) to learn more about this opportunity.



With 2023 around the corner, help your friends and family get off to a good start before the holidays by inviting them to join your Credit Union. Each person you refer who opens a checking account earns you an instant bonus of \$25, 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 are drawing a monthly winner through the new year! Contact us today for your personal referral code to share with your friends and family.



For the holidays, we are bringing back two popular offerings. First up, **Eagle's Holiday Loan**, which features no application fee, a low fixed rate, and a 12-month repayment

term. This popular small dollar loan is perfect for covering extra expenses and avoiding the temptation to use a high interest-rate credit card for your holiday spending. Free up additional cash this holiday season by taking advantage of our **Skip Pay** program. For a small fee, you can skip your current month's payment and use your cash for holiday purchases or other expenses. Call us today at (800) 324-5328 to see if your loan qualifies.

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](mailto:CEO@EagleCU.org)



Sincerely,

Scott Rains  
President/CEO  
[CEO@EagleCU.org](mailto:CEO@EagleCU.org)

## Membership Referral

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

When your friends and family join **EAGLE**.<sup>1</sup>

**Share your personal referral code with friends and family to introduce them to Eagle.**

Get \$25 when your new Member opens a checking account, earn up to \$75 if they open Ultimate Checking or KASASA Checking with IDProtect.<sup>††</sup>

Scan QR Code or email [info@EagleCU.org](mailto:info@EagleCU.org) to request your personal referral code.

Valid until December 31, 2022 [EagleCU.org/Referral](http://EagleCU.org/Referral)



**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



# EAGLE'S HOLIDAY LOAN! <sup>†††</sup> IS BACK

UP TO  
**\$2,000**  
for the Holidays?

AS LOW AS  
**8.90% APR\*\***

AVAILABLE  
**OCTOBER 17<sup>TH</sup>**

## HOLIDAY Skip Pay

Apply <sup>FOR THE</sup> Holidays!

TAKE A PAYMENT BREAK  
FOR THE HOLIDAYS.

ELIGIBLE VEHICLE AND  
PERSONAL LOANS\*\*\*  
CAN SKIP ONE(1)  
PAYMENT IN NOVEMBER  
OR DECEMBER  
FOR JUST \$25,  
REGULARLY \$50!

[Eaglecu.org/Skip-Pay](http://Eaglecu.org/Skip-Pay)

Live your  
**BEST LIFE** with

**EAGLE  
MASTERCARD®  
CREDIT CARD \*\*\*\***



✓ **NO ANNUAL FEE**

✓ **FIXED RATES**  
as low as 9.5% APR<sup>†††</sup>

✓ **EARN REWARD POINTS**  
with our Rewards MasterCard®



For details and to apply visit [EagleCU.org/CreditCards](http://EagleCU.org/CreditCards)

**APPLY TODAY!**



Always  
Be Prepared

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

To  
get

**FREE QUOTE**  
[EagleCU.org/Insure](http://EagleCU.org/Insure)





# STAY UP TO DATE!

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EagleCU.org

## CONTACT EAGLE

(949) 588-9400 | 800-EAGLE CU

[Eaglecu.org](http://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](http://EAGLECU.CUDLAUTOSMART.COM)

### COSTCO AUTO PROGRAM

800-805-1195

[EAGLECU.COSTCOAUTO.COM](http://EAGLECU.COSTCOAUTO.COM)

### ENTERPRISE CAR SALES

(888) 227-7253

[EAGLECU.ORG/ENTERPRISE](http://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!



# Thankful

## FOR OUR MEMBERS

### YEAR-END COMMUNITY REVIEW

- **1,100 Volunteer Hours** Donated by Eagle Team Members Supporting:
  - Latino Health Access
  - Stamp Out Hunger
  - CHOC
  - City of Lake Forest
  - Bracken's Kitchen
  - Second Harvest Food Bank
  - Orange County Food Bank
- **\$125,000 donated to local charities**
- **\$20,000 in College Scholarships to Eagle Members**
- **Garden Grove Branch Remodel**
- **Winner AMERICAN BANKER**

**2022 Best Credit Unions to Work For**

(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. † 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. This credit union is federally insured by the National Credit Union Administration. (Disclaimer Membership Referral): \*Referral bonus paid to existing Eagle Member when valid referral code is presented at time of account opening in branch or online. Referral must be a first-time Member with Eagle, and when they open their Membership with a checking account using a referral code, the referring Eagle Member receives \$25 the next business day. †† Referred new Members that open an Ultimate Checking or Kasasa® with IDProtect Checking account, and it is still open after 6-months from initial Member open date, the referring Member receives another \$50 bonus into their checking account. 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, 2021 through December 31, 2022. Referral must meet Eagle eligibility requirements, see [www.EagleCU.org](http://www.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 May 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 5, 2023. Member referral promotion subject to change without notice. (Disclaimer Holiday Loan): \*\*Annual Percentage Rate (APR) advertised as low as rate includes 0.50% discount for automatic payment from an Eagle checking, your rate may vary. †††Qualification based on credit history, debt, and ability to repay. Loan amounts up to \$2,000 only. 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. Offer valid October 15, 2022 through January 31, 2023 and subject to change without notice. (Disclaimer Skip Pay): †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. \*\*\*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. \*\*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. ††††Rates, terms, and conditions are subject to change without notice. MasterCard is a registered trademark and used with permission. Full disclosure 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 ROCKFIELD BLVD

**SANTA ANA**  
3101 WEST SUNFLOWER AVE  
Inside post office.