



SOARING

4TH QUARTER 2014 **OCTOBER - DECEMBER**

Jason purchased his dream car with our **First Time Buyer Auto Loan**.



Allan saved \$60 a month with our **Rate Saver Auto Loan**.



Read more about Allan and Jason's stories at www.eaglecu.org/rightauto

Let us help you find the auto loan option that's "right" for you.

Apply Today!

- Online at www.eaglecu.org
- With a Branch representative
- Call (800) EAGLE CU

right time ◀▶ right place
auto loan

OCTOBER						
SUN	MON	TUE	WED	THUR	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
13	14	15	16	17	18	
19	20	21	22	23	24	25
26	27	28	29	30		

NOVEMBER						
SUN	MON	TUE	WED	THUR	FRI	SAT
						1
2	3	4	5	6	7	8
9	10		12	13	14	15
16	17	18	19	20	21	22
23	24	25	26		28	29

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	25	26	27
28	29	30	31			

- October 12:** CHOC Walk in the Park: Disneyland
- October 13:** Columbus Day Holiday, Eagle Closed

- November 11:** Veterans Day Holiday, Eagle Closed
- November 27:** Thanksgiving Holiday, Eagle Closed
- December 25:** Christmas Holiday, Eagle Closed

EAGLE
COMMUNITY
CREDIT UNION
www.eaglecu.org
(800) EAGLE CU



Notes from the CEO Bill Birnie

Approximately 16.6 million Americans suffer from identity theft each year with financial losses of more than \$25 billion! That's nearly 7% of all adults! Identity theft is a devastating invasion that brings not only the risk of financial loss, but months, and in some cases, even years of work to resolve. With the recent announcements of data breaches at major retailers like Target, Albertson's and Home Depot, it's not hard to believe that the personal information of nearly 100 million Americans is placed at risk each year. Clearly, the security of our personal information should be top of mind.

It's bad...and it's getting worse!

We have been exploring ideas on how we can help protect our members and minimize the impact of identity theft. To this end, we created a survey on this topic and received tremendous feedback from you. Thank you to those who participated in the survey – we learned a lot! Most importantly that the vast majority of our members are not enrolled in any form of identity theft protection service, and those that are, are paying a premium for it. We also learned that there are a lot of misconceptions and questions about identity theft protection and what it means. I have taken the opportunity to address some of these below.

- **What is identity theft protection?**

Identity theft protection encompasses a series of measures to help you prevent and detect identity theft and fraud. Identity theft occurs when your personal information (name, Social Security number, credit card number) is stolen, and fraud occurs when it is used without your permission. There are a number of things you should already be doing to lower your risk including; keep important papers secure, shred documents with sensitive information, limit the personal information you carry with you, and monitor activity on your accounts and credit reports. There are also numerous services available that provide additional monitoring and measures to further protect against or detect identity theft.

- **Why do I need to add identity theft protection? Aren't you already protecting our accounts at Eagle?**

When we discuss identity theft protection, we are not referring to the protection of your accounts at Eagle Community Credit Union. Rather, we are talking about the protection of your identity out in the world.

Your accounts and personal information at Eagle Community Credit Union are very well protected – this is an absolute priority for us! We have numerous multi-layered security measures in place to protect our data systems, online banking, and physical facilities in addition to in-depth and ongoing training programs. All of these systems are thoroughly and periodically tested by independent third party security experts. We also have sophisticated fraud monitoring systems on all our ATM, debit and credit cards that notify us when unusual activity is detected.

However, as consumers, you share your personal and financial information all the time – for example, every time you use an ATM, debit or credit card, enter into a drawing, or write a check you are sharing your personal and financial information. And, based on recent events, security has not proven to be 100% effective, so taking additional precautions with identity theft protection is becoming increasingly important. This is why you're seeing companies like LifeLock and Experian spending a ton of money on prime-time advertising to offer their services at premium prices. Consumers are demanding it and willing to pay for it.

- **Will identity protection protect my cards and information with other financial institutions?**

Yes. The goal of identity protection is to protect all of your information. The service Eagle is considering would provide comprehensive, tri-bureau credit file monitoring and alerts, fully managed identity theft restoration assistance, reimbursement for losses incurred, a secure web browser, as well as total identity monitoring for non-financial events.

- **How do I know that the service you provide is reputable and safe?**

Any company we consider partnering with is run through a comprehensive due diligence process. They need to meet all of our requirements prior to any contractual relationship. Most of these requirements are regulated

ID PROTECTION Q & A



and audited by our internal auditors, an outside auditor, the Department of Business Oversight as well as the National Credit Union Administration. The same will be done with the identity theft protection provider we're considering before a final decision is made. Once it is implemented, you can trust it has passed all of our stringent requirements and standards for security.

- **I've heard about CHIP cards being safer, why don't you start issuing them?**

The new CHIP card, also referred to as EMV (EuroPay, MasterCard, Visa) card, is widely used and accepted in Europe, and does offer an additional level of security through a micro-chip versus a magnetic strip. However, to be effective in preventing fraud, chip cards must be used at chip-enabled sales terminals, which are not universally used throughout the United States. These EMV cards are much more expensive than current magnetic strip cards and this would not prevent compromises such as the Target breach. We do not believe it is economically feasible to convert to EMV cards until the technology has become widely accepted via sale terminals. Currently, we anticipate issuing EMV cards in early 2016.

I hope I have addressed many of your concerns and questions related to identity theft protection and the services we are considering. We continually look for ways to protect our

members and enhance the value of your membership.

We believe that identity theft protection would be of great value to our members and that we can offer that service at a significantly lower price!

Over the next couple of months we will complete our due diligence, vendor selection and project timeline. Please be on the lookout for communications about identity theft protection, including mini-workshops on the topic and much more. If you have questions or concerns, as you know, you can email me directly via "Ask Bill".

On a final note, I would like to thank those of you who donated to our 2014 CHOC Walk Team to help us reach our goal of raising \$10,000 this year! We have once again led a collaborative effort with 25 Credit Unions to create the largest team ever for the CHOC Walk to be held on October 12th with over 1,300 walkers and, with your help, we will eclipse our overall funds raised in 2013 of \$115,000!

Thank you for your loyal membership and have a great holiday season!



Send Bill Birnie, Eagle Community CU's CEO, an email and talk to him personally.
Reach Bill at: ceo@eaglecu.org

EAGLE REWARDS



Earn  with a new **MasterCard® Rewards Credit Card** on your first \$5,000 in purchases!



Apply online!

www.eaglecu.org/RewardsCC

View your points on the *Eagle Rewards* link in Online Banking.

Upcoming Eagle Holidays

All credit union branches will be closed in observance of the following holidays:

- Columbus Day - October 13
- Veterans Day - November 11
- Thanksgiving - November 27
- Christmas - December 25

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

Audio Express (949) 454-7700

CO-OP ATM Locations
(888) SITE-COOP (748-3266)

CU Direct Lending Locations
(888) CU DIRECT (283-4732)

CU Service Center Locations
(888) CU SWIRL (287-9475)

Autoland (800) 234-6999

Mobile App



Branch Locations and Operating Hours

LAKE FOREST 23021 LAKE CENTER DR.
Mon - Thurs: 9 a.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.
Sat: 9 a.m. - 2 p.m.

GARDEN GROVE 12934 HARBOR BLVD.
Mon - Thurs: 9 a.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.
Sat: 9 a.m. - 2 p.m.

PLACENTIA 781 KIMBERLY AVE.
Mon - Thurs: 9 a.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.
Sat: 9 a.m. - 2 p.m.

INDUSTRY† 15421 GALE AVE.
Mon - Fri: 7 a.m. - 5 p.m.

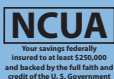
LAGUNA NIGUEL*‡ 24000 AVILA RD.
Mon - Fri: 9 a.m. - 1:15 p.m.
and 2 p.m. - 4:30 p.m.

SANTA ANA† 3101 WEST SUNFLOWER AVE.
Mon - Fri: 7 a.m. - 5 p.m.

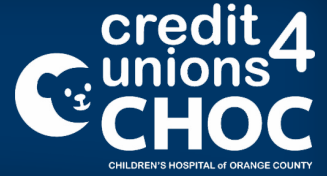
* Cash available only via ATM at this location.

† Inside post office.

‡ Inside the Federal Building (south entrance).



2014 CHOC Walk Update



Eagle CU and partner XDI present \$5,000 check to CHOC from Eagle's chili cookoff winning!



Thank you for helping us achieve our \$10,000 Touchdown for CHOC goal!



The Eagle team and Credit Unions for CHOC raised \$115,000 last year.

See photos from walk day after October 12 at



Travel voucher winner Ben P.



Travel voucher winner Dolly T.

Summer Auto Loan Winners
Check out www.eaglecu.org/summerautoloan to view our travel voucher and grand prize winners!