

SOARING

1ST QUARTER 2018 **JANUARY - MARCH**

New Online and Mobile Banking Coming Soon!



We are upgrading our current Online and Mobile Banking to a new platform coming mid to late February. This upgrade will provide you with the most recent technology, more features, functionality and overall a better online banking experience.

Here are just some of the upgrades you can expect and will LOVE with the new system:

- Enhanced custom login and password
- Easy change of address
- FREE person-to-person transfers

In order to keep you updated, please make sure your email, mailing address and phone numbers are current. Please also visit www.eaglecu.org/newOB for updates and FAQs.

We can't wait for you to check out our new online banking experience!

Upgrade with our Energy Loan!

Upgrade your home with solar, energy efficient windows, roofing, appliances, landscaping and much more!

Rates as low as **4.99% APR*** and loan amounts up to **\$50,000**.

Why an Energy Loan?

Short processing time, no appraisal, no annual fee, and no equity needed.

Learn more or apply online today at www.eaglecu.org

*APR=Annual Percentage Rate. Your APR is determined by your credit qualifications. No rate or automatic discounts apply. Rates subject to change without notice.**Approximately \$250 - \$750 in processing and third-party fees apply. Fees vary by product and contractor/vendor relationship. Fees may not be waived. All fees included in financing. No annual fee / No prepayment fee or penalty. Late fee = 3% of payment after 10 days (\$5 minimum) Energy Loans require a signed copy of the invoice/contract prior to funding. All required permits must be in place prior to funding. Work must be performed by Eagle Community Credit Union approved contractors. Property must be owner-occupied primary residence located in California. Lien placed on home through UCC Financing Statement for all Solar specific loans over \$10,000. A UCC Financing Statement is filed to perfect a security interest in named collateral and establishes priority in case of debtor default or bankruptcy.

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



Notes from
the CEO
Scott Rains

Happy New Year! 2018 is already upon us and we are still settling from all that we accomplished in 2017. We are also excited and well underway in planning for more in 2018. Our corporate headquarters and ATM move to Foothill Ranch is now completed, as is our Lake Forest Branch move. We are enjoying our new offices, and hopefully you've had the chance to check out our new Lake Forest Branch and are enjoying that as well.

The next big project underway is **upgrading our current Online and Mobile Banking** to provide you with more features and a better overall experience. We are already working behind the scenes, but things won't be ready until late February. Updated Bill Pay, custom Login IDs and passwords, the ability to update your address and person to person transfers, are just some of the new features it will offer. Stay up-to-date with the most current information by ensuring your contact information is correct in our system, and watch for more information.

Our new **Energy Loan** has already helped members upgrade their homes with new roofs, solar, windows and other energy efficient solutions. This loan doesn't have annual fees, doesn't require refinancing or change of title, and can be completed much quicker than a home equity loan.

If you spent more than you liked to this past holiday, our **Holiday Loan** is still available through the end of January. Get \$2,000 at a fixed rate of 8.9% APR* for only \$175 per month and paid off in one year.

We are happy to serve you and help you with your financial goals. As you plan for your new year, we hope you will think of us first when making financial decisions. We are here to help you save and set you up for future success. Please take advantage of the benefits and resources available to you like free one-on-one financial counseling with our Balance financial representatives. They cover everything from credit report analysis, budgeting, debt plans, and much more. We also hold free financial workshops open to the public each month at OC Goodwill's Career Center. Check out dates and other free financial webinars on the back and on our website under *Learn*.

We look forward to serving you and your family and to help you make 2018 a success!



Send Scott Rains Eagle Community CU's CEO, an email and talk to him personally.
ceo@eaglecu.org

Do you Eagle?!

Show us and get this cool keychain and get entered in to win a **\$100 Amazon gift card!***



Show us that you **"like/follow"** us on Facebook, Twitter and or Instagram, and get your keychain in an Eagle branch today!



Of course, we always appreciate your reviews as well.

*Open to new and existing members who show an Eagle team member that they like and or follow us on at least one of our social media channels: Facebook, Instagram and/or Twitter through March 31, 2018. Gift is a I Love My CU keychain valued at \$2.00 or comparable gift. No purchase necessary and not valid with other offers. Odds of winning depend on number of entries. Member responsible for taxes and announced in April 2018.

Eagle's **Holiday Loan** is available!

Did you overspend this holiday, or use credit cards with high interest rates? If so, our Holiday Loan is still available through the end of January.

Holiday Loan rate is **8.90% APR** for 12 months with easy monthly fixed payments less than **\$175 per month**.

Consolidate and payoff that higher holiday day debt today!

Contact us for details.



*Annual Percentage Rate (APR) quoted is lowest possible for qualified borrowers, and includes 0.50% for automatic payment from 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. \$175 monthly payment quoted is based on \$2,000 loan, rate of 8.90% for 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 16 through January 31, 2018 and subject to change.



Being a Member has its perks. Eagle has partnered with the **Costco Auto Program** to offer members great savings on new and pre-owned vehicles from participating dealers.

SHOP TODAY!

eaglecu.costcoauto.com
(800) 805-1195



Ultimate Checking with IDProtect[®].
No Plans, No Partial Service, No Upcharges.
Just a great checking account with identity protection at a low monthly fee.

With data breaches happening all the time, staying proactive and protecting your identity and credit is no longer a nice to have, it is a need. Let us help you monitor yours and your families credit and identity included with our Ultimate Checking Account. Get one of the most comprehensive credit and identity monitoring and resolution services at one of the lowest costs around. Compare for yourself!

Learn more at www.eaglecu.org/IDProtect

<p>EAGLE'S IDPROTECT[®] Protection You Can Count On.</p>	<p>Full credit and identity monitoring and resolution services for \$5.95/ \$4.95 age 65+ for entire household under age 25</p>
<p>IDENTITY GUARD[®]</p>	<p>Plans start at \$19.99/month, basic coverage for individual only.</p>
<p>PrivacyGuard <i>Don't be caught off-guard</i></p>	<p>Plans start at \$9.99/month, basic coverage for individual only.</p>
<p>LifeLock[®]</p>	<p>Plans start at \$19.99/month, basic coverage for individual only.</p>
<p>PROTECT my ID.com A part of Experian</p>	<p>Plans start at \$9.99/month. Experian credit check only with limited options at basic plan for individual only. Basic plan free with AAA membership, or \$8.95 for upgraded plan.</p>

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 and Operating Hours

LAKE FOREST 24336 ROCKFIELD BLVD.
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).



Save the date for the following free financial webinars:

- **Credit Card Makeover** - January 9th & 18th
- **Federal vs. Private Student Loans** - February 6th & 15th
- **Are You Financially Healthy?** - March 13th & 22nd

To register and view all upcoming workshops and webinars visit:
www.eaglecu.org/webinars

-COLLEGE- VETERAN SCHOLARSHIP

Eagle Community Credit Union is offering a Veterans scholarship to help pay for college expenses during the 2018 Spring semester.

Deadline January 31, 2018

*Eagle CU employees, volunteers, and family members not eligible

UP TO **\$750**
for Student Veterans

Applications available online at
www.eaglecu.org/veterans.



WHAT MEMBERS SAY



"My experience with Eagle Community Credit Union has always been exceptional. It is the warm friendly staff and their caring service that keeps me as a member. 7 years ago I moved out of the area. I could get a bank closer, but I am not interested because of the consistent great service and the character of the staff at Eagle Community. I love my bank."

- Cherie S. Member since 2010

"I absolutely love having my car loans with you. Always great service, and I am very thankful this year for the service offered to take a break from my payments during the holidays. Very helpful."

- Jason E. Member since 2015

JANUARY						
SUN	MON	TUE	WED	THUR	FRI	SAT
	Happy New Year	2	3	4	5	6
7	8	9	10	11	12	13
14	MLK DAY	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

FEBRUARY						
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	PRESIDENTS DAY	20	21	22	23	24
25	26	27	28			


MARCH						
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

Postal Payday Federal Payday

Important Dates:

 **January 1:** New Year's Day Holiday Observed

 **January 15:** Martin Luther King Jr. Holiday Observed

 **February 19:** Presidents' Day Holiday Observed

