



SUMMER ISSUE

# SOARING

3RD QUARTER 2024 JULY - SEPTEMBER

INTRODUCING

## healthCAR VEHICLE WARRANTY



**PROTECT YOUR VEHICLE AND YOUR POCKETBOOK.**

### COVERAGE **BENEFITS:**

- AFFORDABLE MONTHLY PAYMENTS
- SHORT 30-DAY, 1,000 MILE WAITING PERIOD
- COVERAGE FOR VEHICLES UP TO 20 YEARS OLD
- UNLIMITED MILEAGE PROTECTION
- ROADSIDE ASSISTANCE AND ADDITIONAL BENEFITS THAT EXTEND TO YOUR DEPENDENTS

**TO LEARN MORE OR TO ENROLL TODAY**



1. Complete your enrollment process on your smartphone or tablet.
2. Scan the QR Code to visit the site to enter in information about yourself and your vehicle.
3. Then, you'll be presented a monthly payment quote based on your vehicle make and mileage.
4. Complete the payment information online to activate your vehicle protection!



July 4: Independence Day



September 4: Labor Day

# Notes from Our Chairperson of the Board

Louie Flores



WALK *in the* PARK

Presented by Disneyland



SUNDAY, JULY 21<sup>ST</sup>

Eagle proudly supports **CHOC Walk**, please donate at your local EagleCU Branch.

Dear Eagle Community Credit Union Valued Members,

**A**S Chairman of the Board for Eagle Community Credit Union, it is my privilege to address you today. We have significant transitions on the horizon, and I would like to take this opportunity to express our gratitude and share some important updates.

First and foremost, I want to extend our heartfelt thanks to our retiring CEO, Scott Rains. Over the years, Scott has exemplified leadership, dedication, and a relentless commitment to our mission. His tenure has been marked by remarkable achievements and a steadfast focus on member service. Under Scott's guidance, Eagle Community Credit Union has not only grown but thrived, consistently delivering valuable products, services, and savings to our members. Scott, we wish you all the best in your retirement. May it be filled with joy, relaxation, and new adventures.

I am pleased to report that Eagle Community Credit Union is in excellent financial health. We are well-positioned to continue our mission of providing valuable products, services, and savings to our members. Our commitment to ensuring the highest level of member service remains unwavering. Your trust and loyalty are the cornerstones of our success, and we are deeply grateful for your continued support.

We would also like to extend our gratitude to those who attended Eagle's Annual Meeting in April. Your participation and engagement are vital to our community, and we appreciate your involvement. During this meeting, several important elections were held. I am pleased to announce that Miles Friedman, Phil Soulanille, Ed Flores, and Bertha Gascon have been elected to serve a three-year term as Volunteers. Additionally, Justin Romero has been elected to serve an additional two-year term as a Volunteer. We are confident that these dedicated individuals will contribute significantly to our mission and help guide our credit union forward.

On behalf of Eagle Community Credit Union's Board of Directors, I want to express our deepest gratitude to you, our valued members. Your trust in us for your financial needs is something we do not take lightly. We are here to serve you, to support you, and to ensure that you have the financial tools and resources you need to achieve your goals.

As we move forward, we remain committed to our mission and to you, our members. We are excited about the future and the opportunities it holds for all of us. Thank you for being a part of the Eagle Community Credit Union family. Together, we will continue to soar.

The Credit Union also believes in supporting our community. That's why we're thrilled to sponsor the 2024 CHOC Walk. It's more than just financial services for us—it's about making Southern California stronger and healthier. By backing events like the CHOC Walk, we're helping families and promoting wellness initiatives that make a profound impact on many adults and children in need. Community is at the heart of everything we do at Eagle Community Credit Union, and we're proud to play a part in making a positive impact right here in our neighborhood.

**Thank you for being a valued member of Eagle Community Credit Union.** We remain dedicated to serving you with excellence and look forward to sharing these exciting developments with you in the coming weeks.



Wishing you all the best,

*Louie Flores*

Louie Flores  
Chairperson of the Board  
Eagle Community  
Credit Union



## MEMBER RESOURCES

CONNECT WITH US ONLINE AND AT YOUR CONVENIENCE

### KEEP YOUR INFORMATION UPDATED AND STAY SECURE WITH EAGLE!

#### TOP 5 REASONS TO UPDATE YOUR CONTACT INFORMATION:

- **ENHANCED SECURITY**
- **EFFICIENT COMMUNICATION**
- **SEAMLESS TRANSACTIONS**
- **TIMELY ALERTS**
- **IMPROVED SERVICE**

Update your contact information in the Eagle App or the next time you speak to an Eagle representative and enjoy the peace of mind that comes with a secure, and efficient banking relationship.

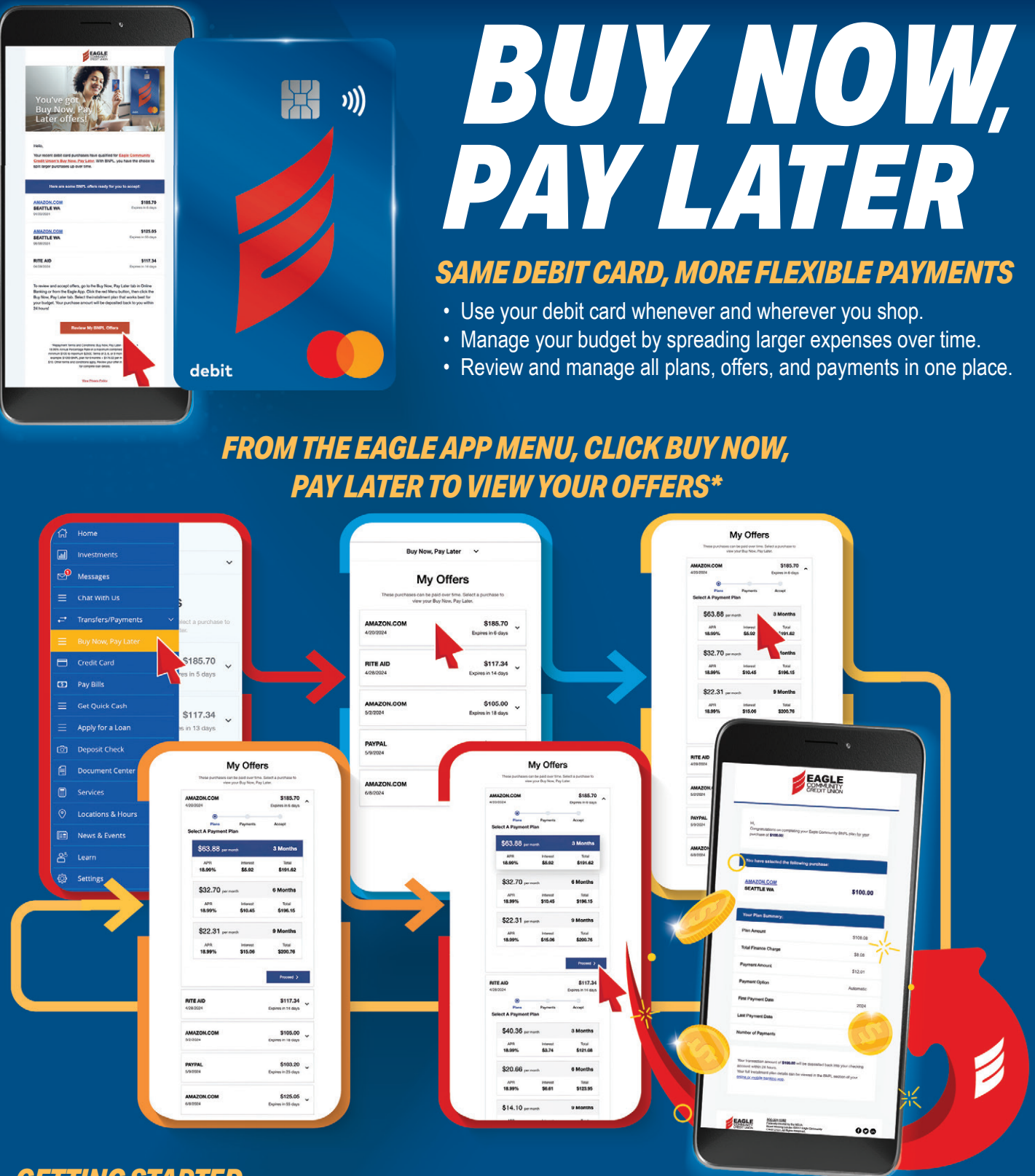


# BUY NOW, PAY LATER

## SAME DEBIT CARD, MORE FLEXIBLE PAYMENTS

- Use your debit card whenever and wherever you shop.
- Manage your budget by spreading larger expenses over time.
- Review and manage all plans, offers, and payments in one place.

FROM THE EAGLE APP MENU, CLICK BUY NOW,  
PAY LATER TO VIEW YOUR OFFERS\*



## GETTING STARTED

- Make purchases with your debit card.
- Check the "Buy Now, Pay Later" menu option in your Eagle Online Banking and Mobile App.
- View available offers on eligible purchases.
- Decide which purchases you would like to split over time.
- Select the installment plan that works for you.
- See your purchase amount deposited back into your account within 24 hours.

\*An eligible Buy Now, Pay Later purchase is a debit card purchase made in the past 60 days that is at least \$100 and was not a cash equivalent purchase (e.g., ATM withdrawal, money order, cash advance, etc.). Other restrictions surrounding the merchant type and transaction limits may affect BNPL eligibility. Rate, terms, repayment options, and full disclosure are provided at the time of offer and/or electronic funding. Eagle's debit card BNPL offering does not require a credit check.

# STAY UP TO DATE!

Follow/Find us on Social Media



LinkedIn

YouTube

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.

Visit [Eaglecu.org](http://Eaglecu.org) and click on

Schedule an Appointment

## 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!



# HELOC

## PROMOTIONAL RATE

AS  
LOW  
AS

**5.99%**  
APR\*

FOR THE FIRST  
12 MONTHS



Eagle offers a second mortgage option using the equity in your home. The line of credit is a great option to provide a ready source of cash when needed for major purchases, upgrades, emergencies and more.



- Up to 80% LTV
- \$500,000 maximum loan amount
- 30-year term; 15-year draw period\*\* and 15-year repayment period†
- No closing costs or points\*

## Apply for a HELOC



For Helpful Information Visit

[EAGLECU.ORG/HOME-LOANS](http://EAGLECU.ORG/HOME-LOANS) TO LEARN MORE.

\*Home Equity Line of Credit (HELOC) rate (APR) = Annual Percentage Rate. The introductory discounted 5.99% APR is fixed for the first 12 months (365 days) starting from loan open date, after which it will convert to the current Prime Rate as published in the Wall Street Journal each quarter, effective the following month, plus a margin, with floor of 3.5% and maximum APR of 18%. Special intro rate includes a .25% discount for automatic payment from an Eagle checking account and a .50% loyalty discount for previous Eagle loan/CC in good standing. Your rate and loan amount are determined by your credit score and appraised property value. Rate applies to primary residences; second homes and investment properties are excluded. Consult your tax advisor regarding the deductibility of interest paid. A lien will be required and property insurance will be required on the subject property. A \$75 annual fee applies. Rates, terms and conditions are subject to change without notice. †If the loan is paid off and closed within the first 3-years, approximately \$625 - \$1,425 in early closure fees will be assessed, and applies to refinances of existing Eagle HELOCs. \*\*Principal and interest payments required on outstanding balance during 15-year draw period, as well as final 15-year repayment period. Full disclosure provided at funding.

## THANK YOU FOR YOUR MEMBERSHIP

VISIT THE CREDIT UNION'S BLOG FOR HELPFUL TIPS, ARTICLES, AND USEFUL INFORMATION.  
[EAGLECU.ORG/BLOG](http://EAGLECU.ORG/BLOG) TO LEARN MORE.

YOUR SAVINGS FEDERALLY INSURED TO AT LEAST \$250,000 AND BACKED BY THE FULL FAITH AND CREDIT OF THE UNITED STATES GOVERNMENT. NATIONAL CREDIT UNION ADMINISTRATION, A U.S. GOVERNMENT AGENCY.



**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.