

THE EAGLE



3rd Quarter
Fall 2019

A PUBLICATION OF EAGLE EXPRESS FEDERAL CREDIT UNION



NOMINATING COMMITTEE FOR 2020 ANNUAL MEETING OF MEMBERS

The Nominating Committee for the 2020 elections is as follows:

- David Stovall, Maintenance Manager,
GMF
- Patricia Randall, Rural Letter Carrier-
Retired
- Angela Moudy, GMF

ELECTIONS WILL BE HELD FOR TWO (2) DIRECTOR POSITIONS. Nominations may be submitted directly to any member of the Nominating Committee. Sealed nominations will be accepted at the credit union office and turned over to the chairperson of the nominating committee. **DEADLINE FOR SUBMITTING NOMINATIONS TO THE COMMITTEE IS NOVEMBER 15, 2019 BY 4:00 PM.** Please speak with your nominee to assure that he/she is willing to serve if elected before submitting. Only credit union members are allowed to nominate.

LOAN RATES

(Per Credit Category)

Vehicles.....as Low as 1.74%* to 18.0%
Line of Credit/Signature.....11.0% to 18.0%
VISA.....10.0% to 18.0%
SHARE SECURED VISA.....4.25%

*See www.eagleexpressfcu.com for full list of current rates and specials. See Addendum for complete rates.

All rates are based on Equifax beacon score

All rates are based on credit category.

All rates are subject to change without prior notice.

A .25% discount will be given for an existing checking account as well as an existing Visa account.

*A .25% discount will be given when applying online (through Eagle Express Web)

*FOR NEW Vehicles: A .50% discount will be given for an existing checking account as well as an existing Visa account.

NO DISCOUNTS ON OTHER EQUIPMENT, SHARE/CERTIFICATE SECURED OR VISA



LOANS

Just like Santa, everyone can use a little help during the holidays.

With all of the decorations, holiday gatherings, and shopping, it's easy to lose track of your budget.

Our Santa Loan can assist you with keeping your spending on target during the season of giving. Beginning October 2019 thru February 2020, you can borrow \$1200 at 12% APR and take up to 12 months to repay*. It's that easy!

*Annual Percentage Rate. All loans subject to credit approval. Restrictions may apply. Contact the credit union for additional information.

DIVIDEND CORNER

Dividend for September 2019

Regular Shares.....	0.50% APY
I.R.A. Shares.....	1.00% APY
Share Draft.....	0.50% APY
Christmas Club.....	0.50% APY

Share Certificates of Deposit:*

6 month.....	0.50% APY
1 year.....	1.10% APY
2 year.....	1.36% APY
3 year.....	1.61% APY
4 year.....	1.86% APY
5 year.....	2.11% APY

*Rates are subject to change. For Information on Savings, Fees or Terms applicable to advertised accounts, call the Credit Union Office. Minimum \$500.00 to open, compounded monthly.



2018-2019 NON-BUSINESS DAYS

- Martin Luther King's Birthday
January 21
- Presidents' Day
February 18
- Memorial Day
May 27
- Independence Day
July 4
- Labor Day
September 2
- Columbus Day
October 14
- Veterans Day
November 11
- Thanksgiving Day
November 28
- Christmas Day
December 25
- New Year's Day
January 1, 2020

2019 Scholarship Recipients

Kameron Weeks(not pictured) is currently enrolled at Itawamba Community College in Fulton, Mississippi. She is pursuing a degree in Nursing. Her career goal is to work in a Neonatal Intensive Care Unit.

Anna Vancor, recent graduate of Northwest Rankin High School, will begin her freshman year at Mississippi College. She plans to major in Biology Pre-Medical Science and pursue a career in the medical field.



We Want to CU Save with CU Auto Link!

This product is for those who love to research products! CU Auto Link aids in the car buying process. You can see what the norm is for the make and model you are interested in buying. When you are ready to buy, simply print out a savings certificate on the amount within the normal range for the car you want to buy. Try it today at www.eagleexpressfcu.com.

We've Been Missing You



Do we have your current address? email? phone number?

To serve you in the best way possible, we strongly encourage you to maintain accurate contact information with us. We strive to keep you informed about any developments or issues that may affect your account. If you've moved, changed your phone number, or updated your email address, please let us know. Thank you for keeping your contact information current.



Protect your debit card through your mobile device by receiving alerts and labeling when, where and how your payment cards are used with CardValet. This service is GREAT for cardholders who want to manage their card right at the touch of their fingertips. Available through your Google Play or AppStore. Download today!



ANNUAL MEMBERSHIP MEETING

The 85th ANNUAL MEETING OF MEMBERS will be held MARCH 2, 2020.

There will be FUN, FOOD AND DOOR PRIZE DRAWINGS. Please mark your calendars for this is an event you don't want to miss. Location and time to be announced at a later date. We hope to see you there.

MEMBER SERVICES

- Share Account (Savings)
- Share Certificate
- IRA
 - ◆ Traditional
 - ◆ Roth
 - ◆ Educational
- Christmas Club
- Share Draft (Checking)
 - ◆ EMV Visa Debit Card
 - *CardValet
- Loans:
 - ◆ Vehicles
 - *Debt Protection
 - *Guaranteed Asset Protection (GAP)
 - *Mechanical Breakdown Protection (MBP)
 - ◆ Share Secured
 - ◆ Signature/Line of Credit

- ◆ Real Estate
- ◆ Home Equity
- ◆ EMV Visa Credit Card

- Eagle Express Web
 - ◆ E-statements
 - ◆ Mobile
 - ◆ Text Alerts
 - ◆ Bill Payment
 - ◆ POPmoney
 - ◆ Account Transfers
 - ◆ Loan Application

- Email Receipts
- Online check ordering
- Notary Service
- Cashier's Checks
- Safe Deposit Boxes
- Direct Deposit/Payroll Deduction
- Shared Branch Services
- TruStage Insurance Products
- Member Financial Services

BOARD OF DIRECTORS

Jim Hankins, Chairman
 Steve Vernamonti, Vice Chairman
 LeVinsco Collins, Sec./Treasurer
 Al Ponder
 Judy Presley
 Willie Liddell, Jr.
 Danny Williams

CREDIT UNION STAFF

Katie Nelson, CEO/Manager
 David Kinnison, Asst. Manager
 Tammy Henderson, Loan/Collection Mgr.
 Valerie Linson, Office Manager
 Janelle Wells, Head Teller
 Brianna McBride-Cook
 Kim Godziszewski
 Jannie Luckett
 Keonia McClendon
 Carrie Sanders
 Jessica Spears

NOTICE: The Credit Union newsletter is an official publication of Eagle Express Federal Credit Union. This newsletter serves as an official notice to the Credit Union membership of all matters contained within.

EAGLE EXPRESS FEDERAL C.U.

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 FAX: 601-355-2567



Eagle Express FCU Local Service. Global Reach.



**Local Service.
Global Reach.**

On October 17, 2019, Eagle Express FCU will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®. We will have refreshments and giveaways all day in the credit union lobby.

There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and Eagle Express joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. This is why Eagle Express celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

The public is welcome to stop by the State Street branch and celebrate with Eagle Express FCU a movement that concerns itself with the financial success of all people.

We love Our Community



We had so much fun serving Bride's Cake Ice Cream at the Jackson Zoo's Annual Ice Cream Safari. If you didn't attend, you missed a treat. Thank you for being a part of this event with us. We couldn't have done it without you!!

The Eagle Light

Meet **Brianna McBride-Cook, Teller** (not pictured)

Marital Status-Engaged to her fiancé' Christopher

Favorite Food(s)-French fries

Hobbies-reading, writing, organizing and playing video games

Siblings-2 brothers

Her Motto in Life- "If you're going to do something, do it right".

In five years from now, Brie, hopefully, will be on vacation in Italy.

Meet **Keonia McClendon, Teller**

Marital Status-Married to husband Jason

Children-one daughter, Aralynn

Favorite Food(s)-Lemon Pepper Wings.

All drums please.

Hobbies-relaxing and watching In the Heat of the Night

Siblings-an Identical twin sister, two younger sisters and two younger brothers

Her Motto in Life- "Do not let the actions of others disturb your peace".

In five years from now, Keonia plans to have a Health Service Administration position at a medical facility.



THESE ARE MEMBER OWNED BUSINESSES:

ISTAR ACCOUNTING@CONSULTING, LLC

Lynette Suttlar, Accountant
Ph: 601-503-6610
lstarbk@gmail.com

A LIL OF EVERYTHING

Home of all your Sporting Merchandise
601-366-1063
Leave Message

A VARIETY BY ROSIE

Rosie Harvey, Avon Representative
601-506-1487

ACG NATURAL RESOURCES CONSULTANTS, LLC

Alvin Willey, Consultant
Tree Planting, Forestry & Other Tractor Services
601-854-8742 / 601-278-4748

BILBREW PAINTING

Corey Bilbrew, Owner
601-941-3199

BILBREW REALTY, INC.

Robert A. Bilbrew, Sr., Sales/Marketing Manager
Cell: 601-559-7130
Office/Fax: 601-859-5095
rabilbrew@bellsouth.net

CHANGING SKIN/CHANGING LIVES

Rodan + Fields Dermatology
Kathy Horne, Consultant
kathyhorne12@yahoo.com
PH: 601-946-5977

COME CLEAN AUTOMOTIVE DETAILING

William Gore, Detail Technician
601-454-0100, By Appointment Only

COUNTRY HAVEN

Massage Therapy
Kellye P. Bullock, LMT, MBMT #81
2043 Henry Rd., Crystal Springs, MS 39059
601-946-5675

CREATIVE DESIGNS

All Occasions
Hilda Bennett, Designer
bennethilda@bellsouth.net
601-896-2641

WILL J. DAVIS ABOC

Certified Optician - Odoms Eyecare
601-977-0272

ENVISION EYE CARE

1625 Simpson Hwy 49, Magee, MS 39111
601-849-2822

ENVISION EYE CARE

Tonyatta Hairston
3139 North State Street, Jackson, MS 39216
601-987-3937

EXCELLENCE LAWN CARE

Dylan Chain
662-386-5589

FIVE STAR EXTERMINATING

Sheldon Robinson, Owner/Exterminator
Phone: 601-259-1241
fivestarexterminating@gmail.com

HOW DO YOU WANT IT REMODELING

James Johnson, Owner
601-238-5349

LEWIS LOGGING

Albert 'Vince' Lewis, Co-Owner
Family Owned and Operated
601-586-1912

M. L. JOHNSON & ASSOCIATES, LLC

Mae Johnson, Realtor
Broker/Owner
Office: 601-898-1138 • Cell: 601-720-1138
mljohnsonrealtor@comcast.net

MARY KAY COSMETICS

ALLENA PRICE
Independent Beauty Consultant
www.marykay.com/aprice13
601-459-0978

MOBILITY PLUS

Larry Sanders, Consultant
Ph: 601-502-3555
larry.sanders@mobilityplus.com

MOORE'S USED AUTO SALES LLC

Sandra Moore-Johnson
304 South Gallatin Street/Jackson, MS 39207
PH :601-360-0083/Cell: 601-720-9886
Johnsonsandra56@gmail.com

PRIMERICA

Felisa Goodrich Williams, Senior Representative
301 Highland Park Cove, Ste. C
Ridgeland, MS 39157
Phone: 601-454-5667 Business: 601-213-3590
fgoodrich@primerica.com

PROJECT AHEAD>>

Americans helping educate
Americans with disabilities
Founder/CED, Bulus E. LeFlore, Jr.
Home: 601-267-9965 / Cell: 601-506-8963

RAINBOW

A J Shields, Group Sales Director
Ph: 601.936.5869 Cell: 601.506.3216

RENE' VARNADO

Life Alignment Strategist
P. O. Box 1967, Florence, MS 39073
WWW.INFONIX.CC
769-226-3277

SANFORD FINANCIAL SERVICES

James & Hazel Sanford
4500 I-55 N, Suite 214, Jackson, MS 39211
601-953-8259

SCENTED CREATIONS

Samson Greenwood, Owner
601-573-8382

SOUTHERN SEASONED BREADING MIX

Lisa Donald, Owner
601-720-1527

STATE FARM

Lazarus Taylor, Multiple Line Representative
500 Clinton Parkway, Clinton, MS 39056
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lazarus.taylor.klzm@statefarm.com

SWEET POTATO SWEETS

P. O. Box 325, Vardaman, MS 38878
Ph: 662-682-9647 / Fax: 662-682-9450
www.sweetpotatosweets.com

SPECIALTY HEALTHCARE

Nursing Agency
Kakeyla Manning, Owner
667 Highway 51, Ridgeland, MS 39157
601-613-2666
www.shnams.com / Email:
k.manning@shnams.com

STARLIGHT MAID-JANITORIAL & WINDOW CLEANING SERVICES, LLC

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Office: 601-622-1557 / Fax: 601-977-9066
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THE ANNIMAL KINGDOM

Kenny Staten, Owner
Poshmark.com/closet/ksweep10
850-207-4191

TJ MAC ENTERPRISES

213 Depot St., Woodville, MS 39669
601-888-1838 or 225-324-0282
tjmacenterprises09@gmail.com

TRIPS-N-TOURS TRAVEL, LLC

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