



SUMMER ISSUE

SOARING

3RD QUARTER 2023 JULY - SEPTEMBER

Let your Money do the Work with Short-term Share Certificates

4.00%
APY*
3-MONTH

4.00%
APY*
6-MONTH

4.00%
APY*
12-MONTH

JULY						
SUN	MON	TUE	WED	THUR	FRI	SAT
						1
2	3		5	6	7	8
9	10		13	14	15	
16	17	18	19	20	21	22
23/30	24/31		26	27	28	29

AUGUST						
SUN	MON	TUE	WED	THUR	FRI	SAT
		1	2	3	4	5
6	7	8		10	11	12
13	14		16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

SEPTEMBER						
SUN	MON	TUE	WED	THUR	FRI	SAT
					1	2
3		5	6	7	8	9
10	11	12		14	15	16
17	18	19		21	22	23
24	25	26	27	28	29	30



Workshops & Webinars
Reserve your spot for our online workshops. Scan QR Code.

July 4: Independence Day

September 4: Labor Day

Schedule Your Next Eagle Appointment.
Book a financial review, add an account, or apply for a loan.



JULY 25TH - PLANING FOR MONEY MILESTONES

AUGUST 15TH - PSYCOLOGY OF SPENDING

SEPTEMBER 13TH DRIVE AWAY HAPPY

Notes from the CEO

Scott Rains



Greetings Eagle Members! As the summer season approaches, we have exciting news and updates to share with you in this edition of Soaring. We hope this finds you in good health and high spirits, ready to embark on a summer filled with warmth, fun, and financial growth using Eagle's valuable products and services.

First and foremost, we are thrilled to introduce our **new short-term Summer Share Certificates** that offer a fantastic **4.00% Annual Percentage Yield (APY)** on terms of 3, 6, or 12 months. This is an excellent opportunity for you to make your money work harder and enjoy the benefits of higher returns. Whether you're saving for a dream vacation, planning for a major purchase, or simply looking to grow your wealth, our Share Certificates provide a secure and rewarding way to achieve your financial goals.

In the spirit of summer adventures, we have partnered with **FunEx** to bring you exclusive discount tickets to some of the most exciting attractions in town. From thrilling roller coasters to engaging museum exhibits, there's something for everyone to enjoy. Be sure to take advantage of this special offer and make lasting memories with your loved ones this summer.

At our credit union, community involvement lies at the core of our values. We are proud to announce our recent participation in the **Stamp Out Hunger Food Drive** and

HomeAid diaper drive. Thanks to the overwhelming support from our members, we were able to make a significant impact and contribute to the well-being of families in need. Your generosity and compassion continue to inspire us, and we are grateful for your ongoing support in our collective efforts to create a better world. Follow us on Facebook and Instagram to learn more about Eagle's dedication and commitment to supporting our community.

Speaking of support, we are delighted to announce **Amanda M, Angelina H, Don Joshua M, and Nakia G as the winners of our annual scholarship program.** Congratulations to the talented and deserving recipients who have demonstrated outstanding academic achievements and a commitment to their communities. We believe in investing in the future, and these young individuals represent the bright potential of our community. We wish them continued success in their educational journeys.

To further enhance your banking experience, we are excited to introduce our newly redesigned **Contactless Debit and Credit Cards.** These innovative cards provide a convenient and secure way to make contactless payments, ensuring a seamless

transaction process. Say goodbye to fumbling for cash or entering lengthy card details. With just a quick tap, you can make purchases effortlessly and enjoy greater peace of mind. To learn more about the benefits of using Eagle's new tap pay debit and credit cards, we recommend reading our supporting article on page four of this issue.

Our team is 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

Wishing you a remarkable summer filled with joy, success, and memorable moments!



Warm regards,

Scott Rains
President/CEO
CEO@EagleCU.org



MEMBER RESOURCES

FUNEX, AN EAGLE MEMBER BENEFIT, SAVE ON DISCOUNT TICKETS TO POPULAR LOCAL ATTRACTIONS



DISCOUNT TICKETS FOR EAGLE MEMBERS

Fun Express has discounted tickets to over 50 Southern California attractions and more!



Visit
EagleCU.funEx.com



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Continue using your existing debit card until your new contactless debit card arrives a month before your current card expiration date.



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- ✓ **NO ANNUAL FEE**
- ✓ **FIXED RATES** Starting at 9.99% APR*



APPLY TODAY

For details and to apply visit EagleCU.org/CreditCards



Scan QR Code



*APY = Annual Percentage Yield



MASTERCARD CREDIT BUILDER^{††}

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If you've had trouble getting approved for a traditional credit card, then our MasterCard[®] Credit Builder card could be the answer you're looking for. Use your savings to secure your credit line and start building your credit.

SECURE CREDIT CARD

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APPLY TODAY

For details and to apply visit EagleCU.org/CreditCards

*APY = Annual Percentage Yield



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(((TAP INTO CONVENIENCE)))

WITH EAGLE'S NEW CONTACTLESS DEBIT AND CREDIT CARDS!

In the fast-paced world we live in, convenience is key, especially when it comes to managing our finances. Eagle members can now experience a hassle-free way to make their daily purchases with our new *tap-to-pay debit and credit cards*. This revolutionary technology is designed to streamline transactions and offer a seamless payment experience.

✓ STREAMLINE YOUR PURCHASES:

Gone are the days of swiping cards or fumbling for cash. *Tap-to-pay* cards utilize *near field communication (NFC)* technology, allowing you to make contactless payments by simply tapping your card on a compatible terminal. Whether you're grabbing a quick lunch, fueling up your vehicle, or picking up supplies after a long day's work, these cards offer a swift and secure way to complete your purchases.

✓ ENHANCED SECURITY:

Tap-to-pay cards provide an added layer of security by utilizing tokenization. Instead of transmitting your actual card details during a transaction, a unique token is generated, preventing sensitive information from being exposed. Additionally, these cards often require your card to be near the terminal, reducing the risk of unauthorized transactions.

✓ SAVE TIME AND EFFORT:

With *tap-to-pay* cards, there's no need to enter a *PIN* or sign a receipt for small transactions, making your payment process quicker and more efficient. This time-saving feature is perfect for those on the go, allowing you to breeze through checkout lines and get back to what matters most - your work and personal life.

✓ EMBRACE THE FUTURE OF PAYMENTS:

By adopting *tap-to-pay* cards, you are joining a growing trend towards contactless payments. Major retailers, restaurants, and service providers now accept this payment method, ensuring you can use your card wherever you go. Embracing this technology allows you to stay ahead of the curve and enjoy a convenient and efficient payment experience.

If you currently have an Eagle Debit or Credit Card, you will receive a new contactless card during your next reissuing cycle about a month prior to your current card's expiration date. It's time to embrace the convenience of *tap-to-pay* cards and simplify your financial transactions while enjoying these enhanced benefits.

CONTACT EAGLE

(949) 588-9400 | 800-EAGLE CU

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

ENTERPRISE CAR SALES

(888) 227-7253
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!



TRAVELING SOON?

DON'T FORGET TO SET A TRAVEL NOTIFICATION



Notifying us of your travel plans is a quick way to ensure your out-of-the-area transactions are not mistaken for fraud. To set a travel notification, please visit a branch, send a secure message from Online Banking, or call us at **(800) 324-5328**.

(Disclaimer Share Certificates) *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. †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. Deposits federally insured up to \$250,000 by NCUA. (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. (Disclaimer Eagle Secured MasterCard® Credit Cards) ††On approved credit, credit builder rate fixed at 13.9%. Rate, terms, and conditions are subject to change without notice. MasterCard Credit Builder is secured by a deposit of 110% of the credit limit held in a Credit Builder share. Secured deposit of 110% of your credit limit in a special savings account required to secure your credit line. For example, if you want a \$1,000 credit limit, deposit \$1,100 in a special savings account (yes, it earns interest too). Borrower must demonstrate ability to repay and be an Eagle Community Credit Union member in good standing. MasterCard® is a registered trademark and used with permission. Full disclosure provided at funding.



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Inside post office.

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24336 ROCKFIELD BLVD

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3101 WEST SUNFLOWER AVE
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