



SOARING

2ND QUARTER 2021 APRIL - JUNE

Membership Referral GET \$25 • EARN UP TO \$75 • WIN \$250!

When your friends and family join **Eagle**.¹

Plus, you will both be entered to win a \$250 MasterCard® Gift Card.



REFER YOUR FRIENDS AND FAMILY TO EAGLE

and earn \$25 per referral that opens a new checking account using your referral code.

If they open an Ultimate Checking or a Kasasa Checking with ID Protect, you can earn up to \$75 per referral.¹



Contact us for your **PERSONAL REFERRAL CODE**

See page 4 for Referral disclaimer

APRIL

SUN	MON	TUE	WED	THUR	FRI	SAT
				1	2	3
	5	6	7	8	9	10
11	12		14	15	16	17
18	19	20	21		23	24
25	26	27	28	29	30	

April 4: Easter Day

MAY

SUN	MON	TUE	WED	THUR	FRI	SAT
						1
2	3	4		6	7	8
	10		12	13	14	15
16		18	19		21	22
23	24		25	26	27	28
30						29

May 5: Cinco de Mayo • May 9: Mother's Day • May 17: Tax Day • May 31: Memorial Day

JUNE

SUN	MON	TUE	WED	THUR	FRI	SAT
		1	2	3	4	5
6		8	9	10	11	12
13	14	15	16		18	
	21	22	23	24	25	26
27	28	29	30			

June 19: Juneteenth • June 20: Father's Day

To register for Webinars Scan QR code



April is Youth Financial Education Month – Check out Banzai! for great adult and youth financial education resources, visit EagleCU.org/LearnBanzai.

April 13 & 22: Building Your First Budget (A Youth Webinar)

May 11 & 20: Financial First Aid

June 8 & 17: Ways to Trim Your Budget

Notes from the CEO

Scott Rains

We've had a good start to the first quarter of 2021, conditions associated with the pandemic are slowly improving and life is starting to feel more normal each day. One thing I am extremely proud of is a new auto refinancing program we started in January. After some analysis, we began contacting Members with high interest auto loans at other financial institutions with an opportunity to save with Eagle's auto financing. With a few simple clicks on their device, Members can discover in 60-seconds how much they could potentially save per month by switching their loans to Eagle. If you have an auto loan at another bank, or credit union, and you want to see how much Eagle may be able to save you, visit [Refinance.EagleCU.org](https://www.EagleCU.org).

We are constantly striving to give our Members the best deal possible to advance their financial well-being. If you are enjoying your relationship with Eagle, now is the time to share your love of the Credit Union with your friends and family with our **Member Referral Program**. In the coming weeks, you will receive an email with your own unique Member referral code to share with friends and family. Each new Member you refer to Eagle that opens a new checking account, and provides your code, earns you \$25, with the potential to earn up to \$75. Also, you and your referral, are entered into a monthly drawing to win a \$250 MasterCard gift card. To request your referral code, visit [EagleCU.org/Referral](https://www.EagleCU.org/Referral).

April is Youth Financial Education Month. We are proud to provide our Members great resources to teach their children about money management. Through our financial education partner, Banzai!, Members have access to hundreds of interactive games, digital coaches, articles, and calculators – Banzai! will help guide your financial education journey. Below are three recommended courses, one for children under 13, teens, and young adults. Each course is age-appropriate, teaching the concepts of money management in a fun and interactive simulation. Banzai! is not just for kids. Adults will enjoy articles, activities, and digital coaches to assist them with their financial needs.

Homeowner, you may have thoughts of a home improvement project this Spring or may have been thinking of accessing your home equity as a safety line for a future need. We have provided an article on the back page of the newsletter explaining what a Home Equity Line of Credit (HELOC) is and additional information to consider. **If you are in the market for a HELOC, we are offering a 12-month introductory rate as low as 2.75%²** to help unlock your home equity. HELOCs are great for drawing the funds you need for home improvement projects, college tuition, paying down debt, and much more. To see if you qualify, give us a call, or apply at [EagleCU.org](https://www.EagleCU.org).

Starting May 1st through the end of June we are accepting applications for **our annual College Scholarship**. This will once again award four deserving college student with \$4,000 towards their college education. Learn more at [EagleCU.org](https://www.EagleCU.org) and tell anyone you know who is in or will be entering college this fall.

Coming later this Spring, the **Credit Union is updating the ATMs at our branches and post office lobbies** in San Clemente and Huntington Beach. These are the newest ATMs on the market and from the industries most trusted ATM manufacturer. We are very excited to get these installed to better assist our Members.

We are 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



Sincerely,

Scott Rains
President/CEO

[in](https://www.linkedin.com/in/ScottRains) [f](https://www.facebook.com/ScottRains) [i](https://www.instagram.com/ScottRains) ScottRains
CEO@EagleCU.org

Annual Meeting of the Membership

All Eagle Members are
invited to attend

**WEDNESDAY,
July 28th 5:00pm**

Corporate Office
27042 Towne Centre Drive
Foothill Ranch, CA 92610



MEMBER RESOURCES

TO REGISTER & VIEW ALL UPCOMING WEBINARS VISIT: [EAGLECU.ORG/WEBINARS](https://www.EagleCU.org/WEBINARS)

Hello my name is...

Banzai!

EAGLE'S NEW FINANCIAL EDUCATION SITE

Try these **HELPFUL ARTICLES TO TEACH KIDS FINANCES**



Operate a successful lemonade stand to earn money and save for a big purchase, but don't forget to pay back that **IOU**,...



Save enough money for college registration while navigating various financially-focused scenarios from getting a job and...



Manage your budget and credit wisely to qualify and afford your first home, while also juggling real-life dilemmas like...

Eagle has partnered with Banzai! to bring you clear, in-depth lessons to help you dive into the financial topics you care most about.

Visit [EagleCU.org/Banzai](https://www.EagleCU.org/Banzai) to find

- Financial education for all ages
- Easy to read articles on a variety of financial topics
- Financial calculators to figure out your best moves
- Interactive Coaches to guide you through life's moments



Scan QRcode
to take course.



UNLOCK YOUR **HOME'S POTENTIAL**
WITH A **HELOC**

12-MONTH FIXED INTRO RATE AS LOW AS 2.75%²

Apply and use funds for home improvement projects, debt consolidation, tuition, and much more!

- \$250,000 maximum loan amount
- Up to 80% loan-to-value
- No closing costs or points[†]
- 30-year term with a 15-year draw period^{**}

For details or apply

See page 4 for HELOC disclaimer



EagleCU.org/Home-Loans
or call (800) EAGLE CU



LET'S GET READY FOR
-COLLEGE-
SCHOLARSHIP • STUDENT LOAN • CREDIT CARD

2021 College Scholarship - May 1st - June 30th

- Open to current college or college bound Eagle Members
- \$16,000 awarded; four winners of \$4,000
- Apply online at EagleCU.org/College

Student Loans offered through Sallie Mae[®]

- Apply online at EagleCU.org/StudentLoans

Credit Builder Credit Card

- A secured credit card for students to help build credit



For details & apply visit
EagleCU.org/College



TRY AutoSMART

STRESS-FREE CAR-SHOPPING

AutoSMART is our easy to use online vehicle marketplace.
Find your perfect car – from the comfort of your own home.



Stress-Free Financing with an Eagle Auto Loan

- Rates as low as 2.99% APR³
- No Payments for 90 days[†]
- Financing up to 130% including tax, license, and insurance[†]
- No application fees or pre-payment penalties

See page 4 for AUTO disclaimer



WANT TO SIMPLIFY YOUR CAR-SHOPPING EXPERIENCE?

Check out **AutoSMART**, our free online marketplace for Eagle Members.



EagleCU.org/
Vehicle-Loans or
Scan QRcode



Protect Your Family with

GUARANTEED ASSET PROTECTION (GAP)

Helps cover the difference between your primary insurer's settlement and the loan balance if needed.

Ask a representative about GAP and Loan Protection, or visit EagleCU.org/LoanProtection for details.



SMALL SAVINGS ADD UP
YOU COULD BE SAVING UP TO \$360 PER YEAR ON WIRELESS




START SAVING AT
LoveMyCreditUnion.org
#LoveMyCUREwards




CONTACT EAGLE
(949) 588-9400 | 800-EAGLE CU
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
ENTERPRISE CAR SALES
(888) 227-7253
EAGLECU.ORG/ENTERPRISE



Download our Mobile Banking App
Scan QRcode



BRANCH LOCATIONS & OPERATING HOURS
ANAHEIM
2310-A EAST LINCOLN AVE.
INDUSTRY†
15421 GALE AVE.
GARDEN GROVE
12934 HARBOR BLVD.
LAGUNA NIGUEL* †
24000 AVILA RD.
LAKE FOREST
24336 ROCKFIELD BLVD.
SANTA ANA†
3101 WEST SUNFLOWER AVE.


* Cash available only via ATM at this location.
† Inside post office.
‡ Inside the Federal Building (South entrance).



YOUR EMERGENCY LIFELINE

UNLOCK YOUR HOME'S POTENTIAL WITH A HELOC

The Equity in your home!



Unexpected expenses or emergencies can be devastating to your finances. However, if you own your house or condo, you have an emergency lifeline surrounding you.

What is Equity in a Home?
Your house has a market value. Depending on several factors, such as the home's location and the state of the real estate market, your home value may appreciate over time. When people talk about home equity, it deals with the current market value of your home.

Most homeowners take out mortgage loans when purchasing their house. The amount of your remaining mortgage is subtracted from the market value of the house. What is left over is the home's equity. You can borrow against a portion of the equity of your home and use the funds however you wish.

Tap into Your Equity with a HELOC
HELOC stands for "Home Equity Line of Credit." Think of a HELOC as a second mortgage being placed onto the house. Eagle uses your home as collateral to provide you with the funds you need. With a HELOC, it is like a secured credit card since the Credit Union decides on a set borrowing amount, such as \$50,000.

You obtain your Home Equity Line from Eagle with a draw period of 15-years, and you only pay back the amount you spend and interest. So even though your limit in our example is \$50,000, if you only use \$10,000 to pay off a medical bill, you only must pay back the \$10,000 balance and interest. In addition, you still have the remaining \$40,000 to use if you so desire over the 15-year draw period. While you need to make regular monthly repayments to your HELOC, once the 15-year draw period ends, Eagle gives you an additional 15-years to repay the balance owed at the conclusion of your draw period. That is 30-years to repay the money used when you first open your HELOC.

The Possibilities are Endless
The greatest benefits of an Eagle HELOC are that it is available to use when you need it. Should an emergency or unexpected event take place, such as a job loss or medical problem, you will have peace of mind knowing you have the funds necessary to make ends meet.

We are Here to Help!

Ready to explore how a HELOC can become your emergency financial lifeline?
We are here to help answer all your questions and walk you through the entire approval process. Stop by any branch location or give us a call at 800-324-5328.




(Disclaimer Membership Referral): †Referral bonus paid to existing Eagle Member when valid referral code is presented at time of account opening in branch or online. Referral must be a first-time Member with Eagle, and when they open their Membership with a checking account using a referral code, the referring Eagle Member receives \$25 the next business day. Referred new Members that open an Ultimate Checking or Kasasa with IDProtect Checking account, and it is still open after 6-months from initial Member open date, the referring Member receives another \$50 bonus into their checking account. Bonus reported as dividends to the account. New Member eligible for promotion after they join. Ultimate Checking with IDProtect or Kasasa with ID Protect has a \$5.95 monthly service fee. No limit of number of referrals. Members responsible for all taxes. Eagle employees, volunteers, and their family member ineligible. Not valid with any other offers. †NO PURCHASE NECESSARY. Open to Members of Eagle Community Credit Union through April 1, 2021 through December 31, 2021. Referral must meet Eagle eligibility requirements, see www.eaglecu.org for eligibility. One monthly \$250 MasterCard gift card prize will be awarded to a referring or referred Member in the month the referred account is opened. The odds of winning a prize depends on the total number of eligible entries received for that period. One monthly winner announced each month by the first Wednesday of each month from May 2021 – January 2022. Members responsible for all applicable taxes. Mail in entries should be delivered to Eagle Community Credit Union PO Box 5196, Lake Forest, CA 92609, ATTN Marketing. Mail-in entries for the last drawing must be postmarked by December 30, 2021 and be received by January 2, 2022.

(Disclaimer HELOC): ‡Home Equity Line of Credit (HELOC) rate (APR) =Annual Percentage Rate. The introductory discounted 2.75% 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 .25% 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 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 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; \$50.00 minimum payment. Full disclosure provided at funding.

(Disclaimer Auto): ‡APR=Annual Percentage Rate. Your APR is determined by your credit qualifications. All quoted rates include the 0.25% discount for automatic transfer from an Eagle CU checking account and 0.25% loan loyalty discount for having a prior loan with Eagle and an additional 0.25% discount for 80% loan-to-value (LTV). Rate will increase by 1.00% for vehicles over 5-years old and 2.00% for vehicles with over 100,000 miles. †Available to qualified borrowers only. Interest will accrue from date of loan funding. ‡Financing percentages reflect maximum amounts and in some cases, you may not qualify for maximum financing. Auto financing up to 130% includes taxes, license and insurance for qualified buyers up to 130% of MSRP for new cars and 130% of the NADA or Kelley Blue Book value for used cars. All other vehicle financing up to 100% only. Maximum loan is \$125,000 on vehicles, RVs and boats. Full disclosure provided at funding.