



SPRING ISSUE

# SOARING

2ND QUARTER 2023 **APRIL - JUNE**

**YOUR MONEY IS SAFE, SECURE,  
AND FEDERALLY INSURED.**

● CHECKING ● SAVINGS ● MONEY MARKET ● SHARE CERTIFICATE ● IRA



## APRIL

SUN	MON	TUE	WED	THUR	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	<b>TAX DAY</b>	19	20	21	22
23/30	24	25	26	27	28	29

## MAY

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			

## JUNE

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	



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

**April 9:** Easter Day  
**April 18:** Tax Day  
**May 5:** Cinco de Mayo  
**May 13:** Stamp Out Hunger  
**May 14:** Mother's Day  
**May 29:** Memorial Day  
**June 18:** Father's Day  
**June 19:** Juneteenth  
– Observed



**Schedule Your Next  
Eagle Appointment.**  
Save time, book your  
next branch visit online.



APRIL 12TH - UNDERSTANDING CREDIT

MAY 17TH - PLANNING FOR MONEY MILESTONES

JUNE - 14TH PSYCHOLOGY OF SPENDING



## Notes from the CEO Scott Rains



**SATURDAY, MAY 13<sup>TH</sup>**

Eagle proudly supports **Stamp Out Hunger**, please donate a bag of canned food at your mail box to support community food banks.

## Eagle Community Credit Union is Safe and Secure.

**We value the trust you put in Eagle Community Credit Union (Eagle)** for your banking and want to provide an update regarding the unprecedented events that have transpired over the past month with the failure of Silicon Valley Bank (SVB) and the Federal takeover of Signature Bank.

The recent failures of these banks are a result of potentially high-risk practices and a lack of diversification, practices Eagle Community Credit Union does not participate in. We want to assure you that we have no exposure to either of these institutions and do not have any business relationship with SVB or Signature Bank. **You can be assured that your money is safe and secure at Eagle Community Credit Union.**

Born as an alternative to banks during the Great Depression, **Eagle Community Credit Union was chartered 86 years ago, and we are committed to serving our community.** We have an experienced team to serve you and answer any questions or concerns. If you have deposits at another bank or institution, and you are feeling uncomfortable about that relationship, please consider moving your money to Eagle Community Credit Union. **Our focus is on the family and individual. We pride ourselves on being a retail financial institution with strong ties to our communities.**

As a Credit Union member, you are an owner of our not-for-profit, financial cooperative. **Eagle's top priority is your financial success, and we focus on financial security.** Eagle is a safe place for your business and deposits, that said we would like to share the following information with you:

- **CREDIT UNION MEMBERS HAVE NEVER LOST A PENNY OF INSURED SAVINGS AT A FEDERALLY INSURED CREDIT UNION.**
- **Eagle Community Credit Union deposits are federally insured.** The Credit Union offers members a safe place to save money. These deposits are protected by the National Credit Union Share Insurance Fund and insured up to at least \$250,000 per individual depositor – with certain account types eligible for additional coverage.
- Credit unions traditionally are safer than banks and do not engage in risky investment strategies.
- Use the tools included in this issue to learn how you can maximize your federal deposit insurance coverage at Eagle Community Credit Union.

**Since our founding in 1937, our goal has always been to ensure your money is safe and secure.** Offering rewards-based checking accounts, a premium money market account, and share certificates with competitive rates, Eagle has the right account for your needs.

Please visit our website at [EagleCU.org](http://EagleCU.org), call (949) 588-9400, or email me directly at [CEO@EagleCU.org](mailto:CEO@EagleCU.org) with any questions. **Again, your money is safe, secure, and protected up to \$250,000 per individual depositor at the Credit Union.**



Sincerely,

Scott Rains  
President/CEO  
[CEO@EagleCU.org](mailto:CEO@EagleCU.org)

Serving Members Since  
–1937–



## MEMBER RESOURCES

CALCULATE YOUR FEDERAL INSURANCE COVERAGE



**Share Insurance ESTIMATOR** Use the National Credit Union Administration's Share Insurance Estimator to calculate insurance coverage for your Eagle Community Credit Union accounts, coverage of accounts includes:



**Share Draft Accounts**

(also known as Checking Accounts)



**Share Savings Accounts**



**Money Market Accounts (MMAs)**



**Certificate Accounts (Share Certificates)**



**Individual Retirement Accounts**

(IRA Savings and IRA Certificates)



Estimate Your Coverage

[MyCreditUnion.gov/share-insurance-estimator-home](http://MyCreditUnion.gov/share-insurance-estimator-home)



**DID YOU KNOW?**

**CREDIT UNION MEMEBERS HAVE NEVER LOST A PENNY OF INSURED SAVINGS AT A FEDERALLY INSURED CREDIT UNION.**



# SHARE INSURANCE COVERAGE OVERVIEW

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

## NCUA

National Credit Union Administration, a U.S. Government Agency



### How does the National Credit Union Administration (NCUA) protect my money?

The NCUA is the independent federal agency that administers the National Credit Union Share Insurance Fund. Credit unions that are federally insured by the NCUA offer a safe place for you to save your money, with deposits insured up to \$250,000 per individual depositor.



### How do I know my money is 100% protected?

**FIRST STEP:** Know how your accounts are organized, based on type of ownership.

**SECOND STEP:** Divide your accounts into four ownership

categories: **1. INDIVIDUAL** **2. JOINT**  
**3. TRUST** **4. RETIREMENT**

Check the chart below for share insurance coverage examples.



### Where can I get more information about share insurance?

Visit the NCUA's YouTube channel to access videos on NCUA's share insurance coverage and how to use the **NCUA Share Insurance Estimator** to calculate your coverage.



ACCOUNT OWNERSHIP TYPE	EXAMPLE ACCOUNT	Less Than \$250k ACCOUNT	Greater Than \$250k ACCOUNT	NOTES
<b>INDIVIDUAL</b>	Savings, Checking, Money Market - For Self Only	<b>YOU'RE COVERED!</b>	<b>Up to \$250k protected</b>	Total amount in combined accounts.
<b>JOINT</b>	Savings, Checking, Money Market - Multiple Owners	<b>YOU'RE COVERED!</b>	<b>Up to \$250k protected per owner</b>	Amount per each owner's interest in joint accounts
<b>TRUST</b>	Revocable Trusts	<b>YOU'RE COVERED!</b>	<b>Up to \$250k protected per beneficiary</b>	Amount per beneficiary, for each owner. Special rules apply for accounts over \$1.25 million
<b>RETIREMENT</b>	Traditional/Roth IRA	<b>YOU'RE COVERED!</b>	<b>Up to \$250k protected</b>	Amount in traditional and Roth IRA accounts added together. Beneficiaries do not change the coverage amount.



#### National Credit Union Administration

Office Consumer Financial Protection  
1775 Duke Street, Alexandria, VA 22314  
800-755-1030 NCUA 12007 - January 2018



**EN ESPAÑOL**



**LEARN MORE ABOUT EAGLE, READ OUR 2022 ANNUAL REPORT.**  
Scan QR Code





**MEMBERS SAVE UP TO \$15**

Visit [EagleCU.org/taxResources](http://EagleCU.org/taxResources)  
to **Save Today!**



## 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](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.



## WORKSHOPS & WEBINARS



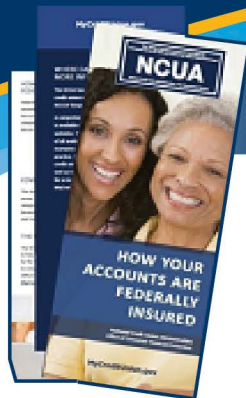
Eagle hosts many in-person workshops each month on various topics including Credit, Budgeting, Identity Protection, Car Buying or Buying a Home.

## LEARNING WITH BANZAI!

More complimentary and confidential financial resources and education is available through our partner Banzai!



# Resources to Understand your Insurance Coverage



## HOW YOUR ACCOUNTS ARE FEDERALLY INSURED

This easy to follow two-page pamphlet highlights basic share insurance coverage provided by NCUA for various account types.

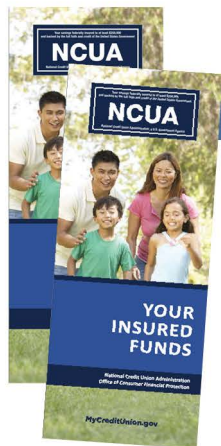


English

Federally Insured By  
**NCUA**



Spanish



## YOUR INSURED FUNDS

This multi-page booklet provides a more in-depth look at NCUA's Share Insurance Coverage and examples to help you understand the protection provided.



English

Federally Insured By  
**NCUA**



Spanish

# Share Insurance Videos



**SHARE INSURANCE COVERAGE OVERVIEW**



**NCUA SHARE INSURANCE ESTIMATOR**



**UNDERSTANDING SHARE INSURANCE OWNERSHIP TYPES**



Visit the Credit Union's blog for helpful tips, articles, and useful information.  
**EAGLECU.ORG/BLOG OR SCAN THE QR CODE 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.