



SOARING

4TH QUARTER 2021 **OCTOBER - DECEMBER**

HOLIDAY LOAN!

NEED DOUGH
for the Holidays?

SPECIAL RATE OF 8.90% APR*
PAYMENT IS JUST \$175
FOR 12 MONTHS, BASED
ON \$2,000 LOAN*

UP TO
\$2,000

AVAILABLE
OCTOBER 15TH

OCTOBER

SUN	MON	TUE	WED	THUR	FRI	SAT
					1	2
3	4	5	6	7	8	9
10		12	13	14	15	16
17	18	19	20		22	23
24/ 	25	26	27	28	29	30

October 11: Columbus Day Holiday, Observed

October 21: International Credit Union Day
(Stop by a branch for Special Eagle Gift)

October 31: Halloween Regular Hours

NOVEMBER

SUN	MON	TUE	WED	THUR	FRI	SAT
	1 ELECTION DAY	3	4	5	6	
7	8	9	10		12	13
14	15	16	17	18	19	20
21	22	23	24		CLOSED EARLY @ 2pm	27
	29	30				

November 2: Election Day

November 11: Veterans Day Holiday, Observed

November 25: Thanksgiving Holiday, Observed

November 26: Thanksgiving Holiday, **CLOSED EARLY @ 2pm**

DECEMBER

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		

December 24: Christmas Eve Holiday, Observed

December 25: Christmas Day Holiday

December 31: New Year's Eve, Observed

January 1: New Year's Day Holiday

Notes from the CEO Scott Rains

Happy Holidays! As 2021 winds to a close, I am grateful for many things as I reflect on this past year. To start, thank you to our members for entrusting us to be your financial institution of choice. As a not-for-profit, our goal is to provide you with low-cost financial services to improve your financial future. Whether you are new to the credit union, or a long-time Member, I encourage you to review our website to see how Eagle can assist you with your finances. 2021 was a successful year for the credit union and I want to thank our dedicated staff for their commitment to our service standards, they did an amazing job helping drive our success this past year. Lastly, I want to thank our dedicated volunteers for their service to the credit union and our members. Our volunteer members make up our Board of Directors and Supervisory Committee; these volunteer groups help guide the strategic direction of the credit union and provide oversight to ensure our success as an institution.



2022 Calendar Coming November 1st
Stop by a branch to pick one up!

In 2022, we will have four open positions for volunteers. If you are interested in helping drive Eagle's success in the future, I encourage you to read the article on the next page titled **"DISCOVER THE REWARDS OF VOLUNTEERING AT EAGLE CU"** to learn more about becoming an Eagle volunteer.

Over the summer, you may have noticed we upgraded all our branch ATMs, including the stand-alone ATMs in the Post Office lobbies in Huntington Beach and San Clemente. These new ATMs are more reliable as they are the newest ATM models in the marketplace. Early reviews from our members are extremely positive on the reliability and ease of use for transactions.

With 2022 a few months away, help your friends and family get off to a good start before the holidays by inviting them to join your Credit Union. **Each person you refer who opens a checking account earns you an instant bonus of \$25, and you both are entered to win \$250 to use toward your holiday celebrations!** The more people you refer, the better your chances of winning. We're drawing a monthly winner through the new year! **Contact us today for your personal referral code to share with your friends and family.**

For the holidays, we're bringing back two popular offerings. First up, **Eagle's Holiday Loan, which features no application fee, a low fixed rate, and a 12-month repayment term.** This popular small dollar loan is perfect for covering extra expenses and avoiding the temptation to use a high interest-rate credit card for your holiday spending. **Free up some additional cash this holiday season by taking advantage of our Skip Pay program.** For a small fee, you can skip your current month's payment and use your cash for holiday purchases or other expenses. Call us today at (800) 324-5328 to see if your loan qualifies.

In closing, thank you for your ongoing membership and loyalty to Eagle Community Credit Union. **We are constantly striving to make your Credit Union membership more valuable and ensure your expectations are met.** As always, please reach out to me directly with any questions or concerns at CEO@EagleCU.org



Sincerely,

Scott Rains
President/CEO

[in](#) [t](#) [f](#) ScottRains
CEO@EagleCU.org

Membership Referral

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

When your friends and family join EAGLE.¹

Share your personal referral code with friends and family to introduce them to Eagle.

Get \$25 when your new Member opens a checking account, earn up to \$75 if they open Ultimate Checking or KASASA Checking with IDProtect.[†]

Scan QR Code or email info@EagleCU.org to request your personal referral code.

Valid until December 31, 2021

EagleCU.org/Referral



PRIMARY PARTNERS
FINANCIAL

**INTERESTED IN A HOME
PURCHASE OR REFINANCE?**

Schedule an appointment in one of our branches with a Mortgage Loan Consultant to discuss any of your mortgage needs. 877.296.8728

DISCOVER THE REWARDS OF VOLUNTEERING AT EAGLE CU

Eagle Community Credit Union is seeking qualified and active credit union members to join our team of volunteer *Board of Directors* and *Supervisory Committee Members*.

Since its founding, Eagle has relied on the vision, involvement, and support of our members for our success in providing low-cost financial services and education to the *Orange County Community*. Now is your opportunity to volunteer on our *Board of Directors* or *Supervisory Committee*. Use your professional skills to help better the credit union for your fellow members through governance and oversight.

I invite you to consider making a positive difference for our community and our credit union. Learn more about volunteering and what a credit union is about at EagleCU.org/About-Us/Volunteer.

ELECTION OF OFFICIALS NOTICE

In conjunction with the 2022 Annual Meeting, Eagle Community Credit Union will conduct an election for 3 positions on the Board of Directors and 1 position on the Supervisory Committee. Any Member interested in serving as an elected official must submit a letter to the Nomination Committee expressing the desire to be in service, outlining their qualifications to serve in this capacity, and providing current contact information. Letters must be mailed to the address below and postmarked before Saturday, January 1, 2022.



Nomination Committee,
Attn: Stephanie Kettering
Eagle Community Credit Union
PO Box 5196
Lake Forest, CA 92609



To learn more about
becoming a volunteer
please visit

EagleCU.org/about-us/volunteer



HOLIDAY Skip Pay

TAKE A PAYMENT BREAK FOR THE HOLIDAYS.

ELIGIBLE VEHICLE AND PERSONAL LOANS*
CAN SKIP ONE PAYMENT IN NOVEMBER OR
DECEMBER FOR JUST \$25, REGULARLY \$50!**

**APPLY FOR THE
HOLIDAYS!**

Eaglecu.org/Skip-Pay



Always
Be Prepared

Protect what matters most to you through an institution
you trust. Insurance for auto, home, life, business and more!

To get
your

FREE QUOTE
EagleCU.org/Insure



Tracfone NET10 WIRELESS

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

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



BRANCH LOCATIONS

ANAHEIM
2310-A EAST LINCOLN AVE.

INDUSTRY†
15421 GALE AVE.

GARDEN GROVE
12934 HARBOR BLVD.

LAKE FOREST
24336 ROCKFIELD BLVD.

SANTA ANA†
3101 WEST SUNFLOWER AVE.

† Inside post office.



7 HELPFUL SECURITY TIPS! TO KEEP YOUR HOLIDAYS HAPPY

1 Use legitimate sites when shopping online

Use only secure websites, look for "https" in the Web address and an icon of a locked padlock on the left side of the URL.

We all love a good deal during the holidays, but stay alert! Make sure promotional links take you to legitimate websites. If you see a letter or two have been altered in the website address, this could signal a phishing scam. These fake sites are designed to fool you into entering personal information and financial information, which may later be used to compromise your identity.

2 Use a secure network

Avoid using a public Wi-Fi connection.

Personal information that is transmitted over the Internet or stored on your connected devices could be vulnerable if your network isn't secure. If you must use public Wi-Fi, consider installing and using a Virtual Private Network, or VPN. A VPN will direct your online activity through a secure, private network.

3 Be careful of what you share online

Avoid online holiday themed games and quizzes that encourage over-sharing personal information or holiday plans.

You don't know who's truly watching and you may reveal valuable information that could help someone hack into your online accounts or even know when you're out of town to attempt to break into your property.

4 Use Eagle's IDProtect Plan

Take advantage of IDProtect available with Ultimate Checking or as an add on to a Kasasa checking account.

Set ID protection alerts and gain access to reviewing your credit report for new loans or credit cards that may have been opened that you're not aware of.

5 Be careful when opening new retail credit accounts

Make sure no one is spying over your shoulder when revealing personal information.

If you must write something down, ask the sales associate how your information will be discarded after it is entered into the system.

6 Lookout for skimmers

Check for devices attached to card readers or ATMs that could steal your financial data.

Also watch out for anyone behind you in a checkout line that could be taking a photo of your credit card number or other personal information, remember all those smart phones have cameras.

7 Check your statements and credit reports

Check your financial statements and credit reports monthly.

If you see a suspicious transaction, report it to your financial institution right away. Sometimes merchants process payments under different names, but if it is fraud, you want to report it right away to prevent a fraud attempt from escalating.

(Disclaimer Holiday Loan): *Annual Percentage Rate (APR) quoted is lowest possible for qualified borrowers and includes 0.50% discount for automatic payment from an Eagle checking. Your rate may vary. †Qualification based on credit history, debt, and ability to repay. Loan amounts up to \$2,000 only. Maximum term of 12 months. \$175 monthly payment quoted is based on \$2,000 loan, rate of 8.90% for 12 months. Holiday Loan is a seasonal loan. One seasonal loan per Member at one time. No refinancing of existing Eagle loans. Offer valid October 15, 2021 through January 31, 2022 and subject to change without notice. (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 IDProtect 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 depend 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. Member referral promotion subject to change without notice. (Disclaimer Skip Pay): †Using the Skip Pay service does not change your monthly payment amount, but it does extend the loan's term. Interest continues to accrue on the loan balance during the Skip Pay period through the last payment. Certain restrictions may apply. *Credit cards, real estate loans, home equity lines of credit (HELOCs), lines of credit (LOCs), certificate- or share-secured loans, and open-end auto loans are not eligible for Skip Pay. **At time of request, 12 months of consecutive on-time payments must be made to be eligible. One payment is equal to the total of one month's payment on one loan. Weekly is equal to four payments, and semi-monthly or bi-weekly is equal to two payments. Loans with automatic payments still qualify. The payments for that month will remain in your savings or checking account. Limit two Skip Payments per twelve-month period (cannot be consecutive), on each qualified loan. See Service Pricing schedule for current fees applied. Skip Pay promotion subject to change without notice.