

SOARING

2ND QUARTER 2018 APRIL - JUNE

A letter from the CEO Scott Rains

First and foremost, I would like to extend a sincere apology to everyone who had issues logging into our new Online and Mobile Banking system. Although we were well-prepared, planned and communicated the upgrade as early as possible, there were definitely a few lessons we learned in rolling out this service. We will take these lessons to heart in any future changes that may affect you.

First the date of the upgrade being right before a 3-day holiday was a mistake and had a significant impact on call volumes and our ability to assist you in a timely manner. Second, even though we hired more people to take calls, our phone system reached capacity causing many calls to drop and/or get a busy signal. We realize how frustrating this was and appreciated your patience as we returned calls and emails as quickly as possible. Lastly, the initial login to the system was supposed to be a seamless transition, and for various reasons it was not. This was mainly due to unforeseen system issues that created unique errors that were not easily diagnosed. Our team worked diligently to remediate each of these errors as quickly as possible. The initial login, requiring a security access code and the registration of a device is something that many may encounter in the future. These additional security steps ensure that your account information is safe and secure, as well as provide you notifications in the event of an unauthorized attempt to access your account from an unknown device. You may start to see more of this type of security on other sites you use as many internet service providers attempt to increase security. We do take accountability in the fact that we should have communicated in advance the login steps and potential problems as well as provided tips on some of the more common issues. Detailed instructions, tips and FAQs were rolled out shortly after launch and can be found at www.eaglecu.org/NewOB.

I also want to explain why we had to do the upgrade. Our prior system hosted by a third party was very old, had reached end-of-life and did not allow for upgrades. The provider was no longer going to service the program requiring the credit union to seek a new service. We vetted out their new system against other providers,

and the selected provider offered a more flexible and customizable system with enhanced security features.

I know it is a big transition that will require some getting used to, but we hope you will give it a chance. It really does offer many more features and capabilities such as:

- Enhanced account notifications
- Upgraded Bill Pay service
- The ability to change your address online
- Person-to-person (P2P) transfers comparable to Venmo, Zelle, Square Cash and others
- Touch ID Login for Mobile that has been requested by many members
- Customization of your account view

So, thank you again for your patience with us during this transition. It is our promise and goal to do better the next time.

We were able to confirm and secure a great off-site location to continue to host another Pre-Owned Auto Sale this year at the OC Fair and Event Center in Costa Mesa. We will be partnering with another local credit union and are happy to have found a great central location that offers plenty of space to bring in even more autos. Save the date for June 9 and 10th.

Finally, we are excited to once again be a sponsor of bags for the National Association of Letter Carrier's Stamp Out Hunger Food Drive on May 12. Watch for your bag in your mail the week before, and if you'd like to get involved and volunteer like many of our team members do, please let us know! We'd love to have you join us. And if you are a postal employee working that day, thank you for all that extra work you put in to bring in the food donations!

Thank you for your membership.

Sincerely,



Scott Rains
President/CEO



Send Scott Rains an email
and talk to him personally.
ceo@eaglecu.org

 **share** the Eagle love



Get rewarded when you refer new members to Eagle.

Earn **\$25*** when your referral joins with a **Classic Checking**.

Earn **\$75*** when your referral joins with an **Ultimate Checking**.

It's easy to **share** the Eagle love! **Unlimited referrals possible!**

Provide your referral with your referral code (*ask us or email info@eaglecu.org to get yours*).

Then have them **join online** at www.eaglecu.org or in a local branch.

*Existing Eagle members eligible for referral promotion with a valid referral code. 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 will get \$25 the next business day. If they opened an Ultimate Checking account and it is still open after 6 months from initial member open date, the referring member will receive another \$50 bonus into that checking account. Bonus report as dividends to the account. New member eligible for promotion after they join. Ultimate Checking account includes IDProtect and 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 are not eligible. Not valid with any other offers.

Pre-Owned Auto Sale coming June 9 & 10!

Held at the Orange County Fairgrounds in Costa Mesa, CA



- Shop over one hundred quality pre-owned vehicles
- Easy financing with Eagle right on the spot

Save the date for June 9 and 10!

Annual Meeting of the Membership
All Eagle Members are invited to attend
Wednesday, April 25 5:00 pm
New Corporate Office
27042 Towne Centre Drive
Lake Forest, CA 92610



Get Wise with our Energy Loan!

Use it to upgrade your home with solar, a roof upgrade, energy efficient windows, products, landscaping and much more!

Rates as low as **4.99% APR*** and loan amounts up to **\$50,000**.

Why an Energy Loan?

Short processing time, no appraisal and no annual fee.

Learn more or apply online today at www.eaglecu.org

*APR=Annual Percentage Rate. Your APR is determined by your credit qualifications. No rate or automatic discounts apply. Rates subject to change without notice.**Approximately \$250 - \$750 in processing and third-party fees apply. Fees vary by product and contractor/vendor relationship. Fees may not be waived. All fees included in financing. No annual fee / No prepayment fee or penalty. Late fee = 3% of payment after 10 days (\$5 minimum) Energy Loans require a signed copy of the invoice/contract prior to funding. All required permits must be in place prior to funding. Work must be performed by Eagle Community Credit Union approved contractors. Property must be owner-occupied primary residence located in California. Lien placed on home through UCC Financing Statement for all Solar specific loans over \$10,000. A UCC Financing Statement is filed to perfect a security interest in named collateral and establishes priority in case of debtor default or bankruptcy.



APRIL IS YOUTH MONTH!
CAN YOU SAVE FOR THE FUTURE?

When youth under age 12 join during the month of April, they'll receive special gifts plus get entered to win one of two annual memberships to the **Discovery Cube***



DiscoveryCube
ORANGE COUNTY
PRESENTED BY YACCO & BELL



Enter our in-branch coloring contests!

*NO PURCHASE NECESSARY. Open to new members of Eagle Community Credit Union 17 years old and under between April 1 - 30, 2018. Two prizes of a Family annual membership to OC Discovery Cube, valued at \$99. The odds of winning a prize depends on the total number of eligible entries received. Winner announced the end of April. Members responsible for all applicable taxes. Eagle CU employees, volunteers and family members not eligible. Mail-in entries for the drawing must be postmarked by April 29th and be received by April 30, 2018. Sweepstakes subject to eligibility and prize restrictions. Official Rules are available at www.eaglecu.org/sweepstakes. Sponsored by Eagle Community Union. Not valid with any other offers.

LET'S GET READY FOR
-COLLEGE-

We're giving away \$16,000!
\$4,000 to four lucky college students.

College Scholarship applications available April 1, 2018 on www.eaglecu.org.



Contact Eagle

(800) EAGLE CU (324-5328)
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

Mobile App  

Branch Locations and Operating Hours

LAKE FOREST 24336 ROCKFIELD BLVD.
Mon - Thurs: 9 a.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.
Sat: 9 a.m. - 2 p.m.

GARDEN GROVE 12934 HARBOR BLVD.
Mon - Thurs: 9 a.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.
Sat: 9 a.m. - 2 p.m.

PLACENTIA 781 KIMBERLY AVE.
Mon - Thurs: 9 a.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.
Sat: 9 a.m. - 2 p.m.

INDUSTRY† 15421 GALE AVE.
Mon - Fri: 7 a.m. - 5 p.m.

LAGUNA NIGUEL*‡ 24000 AVILA RD.
Mon - Fri: 9 a.m. - 1:15 p.m.
and 2 p.m. - 4:30 p.m.

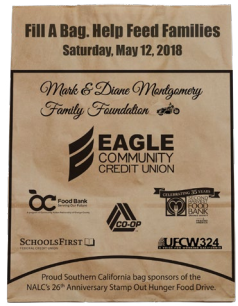
SANTA ANA† 3101 WEST SUNFLOWER AVE.
Mon - Fri: 7 a.m. - 5 p.m.

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

Stamp Out Hunger is on Saturday, May 12th 2018



Eagle is once again a bag sponsor for the million bags distributed throughout Orange County.



Donate, or join us to volunteer at a post office to sort and help get the food to the food banks. Thank you to our postal employees for making this food drive possible!



Save the date for the following free financial webinars:

- Psychology of Spending - April 10th & 19th
- Solving the Mystery of Credit Reports - May 8th & 17th
- Basics of Personal Finance - June 5th & 14th

To register and view all upcoming workshops and webinars visit:
www.eaglecu.org/webinars

Be alert for fraud this tax season.

Keep your family protected with **Ultimate Checking with IDProtect®**

Learn about alerts and common scams on eaglecu.org/security



Karla Davis presenting to Goodwill OC employees in Spanish.

DID YOU KNOW

Eagle offers financial workshops?

Request one for your company or group today by email info@eaglecu.org



APRIL						
SUN	MON	TUE	WED	THUR	FRI	SAT
	2	3	4	5	6	7
8	9		11	12	13	14
15	16	17	18		20	21
22	23	24		26	27	28
29	30					

MAY						
SUN	MON	TUE	WED	THUR	FRI	SAT
		1	2	3	4	5
6	7		9	10	11	
13	14	15	16		18	19
20	21	22	23	24	25	26
27		29	30	31		

JUNE						
SUN	MON	TUE	WED	THUR	FRI	SAT
					1	2
3	4		6	7	8	
	11	12	13		15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Important Dates:

April 1: Easter Holiday

April 25: Annual Meeting

May 12: Stamp Out Hunger Food Drive

May 28: Memorial Day Holiday Observed

June 9 & 10: Pre-Owned Auto Sale at OC Fairgrounds

Balance Webinars

