



Notes from the CEO Scott Rains

I hope your summer is off to a great start so far! Things are moving along here at Eagle, and I have some important and exciting updates to share. I first wanted to address that we appreciate your patience with us as we have made quite a few changes in the last year that we know impacted you. Please know they have all been made in the best interest of our entire membership, to ensure we stay competitive and relevant, and remain responsible stewards of your finances well into the future. I also wanted to thank those of you who took the time to complete our membership survey we emailed out in February. Your responses were all reviewed and we are acting on many of your suggestions and input. We also held small focus groups with select members to gain further insight and to dig a bit deeper. We now have a full list of action items and are already making progress on some, while others will take longer. Below are just some updates based on your input.

One of the first areas of focus is our new Online and Mobile Banking experience. We realize the transition to the new system wasn't as smooth as it could have been. We have remediated most of the issues but are still making necessary adjustments to ensure it works smooth for you. We urge you to try out some of the new features that this upgrade added like **Eagle Priority Pay**. Another item we are pleased to check off our list is a new lending application and processing system which will be completed by July. This system will provide a better member experience, quicker response times for applications and overall processing of loans.

We also just started the process to install **new ATMs**. Not only will these new machines offer great new features like touch screens, but they will have increased speed, up-time, less maintenance and enhanced security. The new ATMs are slated to arrive fourth quarter, so watch out for this enhancement before year-end.

Another topic was the new location of our Lake Forest branch. We realize this is a smaller branch and not the most convenient to access. Part of this was keeping our costs manageable. The other big decision was based on security as being in an easily accessible location when freeway adjacent is not ideal as a financial institution. This retail

center is also under new management and is on the city's radar for redevelopment, so plan to see more positive changes to this area soon. This branch has also experienced an increase in traffic due to serving more non-members as part of the CO-OP Shared Branch network. This increase was due to many credit unions in the immediate area leaving the network. Due to this and the negative impact on our members, we will no longer be offering CO-OP Shared Branch services to other credit union guest members in our branches by the end of 2018. Eagle Community Credit Union members will still be able to continue to use Shared Branching at other locations and all CO-OP ATMs.

As far as the requests and feedback for new products and services, we were really interested in gauging demand. Based on the responses we are working on adding new insurance products, investment services, and looking into cash back options with our checking account in the near future. Watch for more details on all this coming soon. This is in no way the complete list, but we also created a member experience committee to help us work through many of the other issues and hiccups that affect your experience overall. This will be a long-term commitment to tackle each of our service channels and improve your experience overall.

I would also be remiss if I didn't mention communication as this is a constant challenge and priority of ours to ensure you are informed and updated when needed. We realize your lives are busy and keeping tabs on Eagle is not your priority, but ensuring your contact information is current and that you are reading your statements, mail and email from us is critical to ensure you receive the information we send out. We appreciate your partnership in this area.

We would not be where we are today if it weren't for your membership, input and suggestions. This is also what makes credit unions unique. We truly are here to serve you as our Member-Owner. Thank you for your patience through our improvements, expressing your concerns, and for your engagement to ensure Eagle remains **Your Credit Union**. As always, please reach out to me directly with any questions or concerns at ceo@eaglecu.org.

Enjoy your summer!

Sincerely,

Scott Rains
President/CEO



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
(emailed, mailed or email info@eaglecu.org for 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.

Eagle's new Partnership with the REEL Program

Eagle is now an approved lender with the state of California's Residential Energy Efficiency Loan (REEL) program. Upgrade your home with energy efficient products with low financing rates starting at **4.99% APR***.

Eagle also finances solar as well.

Learn more at www.eaglecu.org/REEL or ask us!

*There are no fees associated with the REEL Loan, except a \$5 membership fee if not a prior Eagle member. No annual fee / No prepayment fee or penalty. Late fee = 3% of payment after 10 days (\$5 minimum). Property must be owner-occupied primary residence located in California. Borrowers with no FICO score are limited to \$20,000 loan amount.

LOAN PROTECTION OPTIONS. KEEP YOUR LOAN PROTECTED.

PAYMENT PROTECTION - Protect you and your family from unforeseen circumstances, including loss of a life or an unexpected disability. Price varies based on insurance program and amount of coverage required.

MECHANICAL BREAKDOWN INSURANCE (MBI) - MBI shields you from the high costs of mechanical or electrical repairs on your vehicle once your basic manufacturer's warranty has expired plus comprehensive roadside assistance. Price varies by vehicle make, model, year, mileage and vehicle features.

GUARANTEED ASSET PROTECTION (GAP) - Guaranteed Asset Protection (GAP) helps cover the difference between your primary insurer's settlement and the loan balance if needed. Gap is offered at a flat rate of \$499 for vehicles and motorcycles. Commercial vehicles, Watercraft and RV's are priced higher.

iLOCATE - iLocate GPS not only provides a theft recovery tool and a technology that truly provides peace of mind. Perfect for new teenage drivers, or anyone driving that you want to keep protected. iLocate is offered at a flat price of \$599.

Ask a representative about these loan products, or visit www.eaglecu.org/loanprotection for details.

BE INCREDIBLE AND JOIN EAGLE FOR THE CHOC WALK!

Join Eagle as we walk in the CHOC Walk at Disneyland on **Sunday, August 26, 2018**. We are joining forces again with other local credit unions as the CU4Kids Team to show our cooperative support and fundraise for the children's hospital.



Donate to our team in our Branches to receive some fun swag; bracelets and CHOCO bears.

Learn more or join us by visiting www.chocwalk.org

Financial Education Resources

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



Save the date for the following free financial webinars:

- Using Credit Cards Wisely - July 10th & 19th
- Car Buying Decisions - August 7th & 16th
- Financial First Aid - September 4th & 15th



Save the date for the following free in-person workshops at Goodwill Career Center, Santa Ana:

- Planning for Money Milestones & Drive Away Happy - July 25th
- Understanding Credit & Planning for Money Milestones - August 29th
- Psychology of Spending & Drive Away Happy - September 26th



Save the date for the following Mortgage Consultations:

- Lake Forest Branch - Thursdays July 19th, August 16th, September 20th
- Garden Grove Branch - Fridays July 20th, August 17th, September 21st
- Placentia Branch - Fridays July 20th, August 17th, September 21st