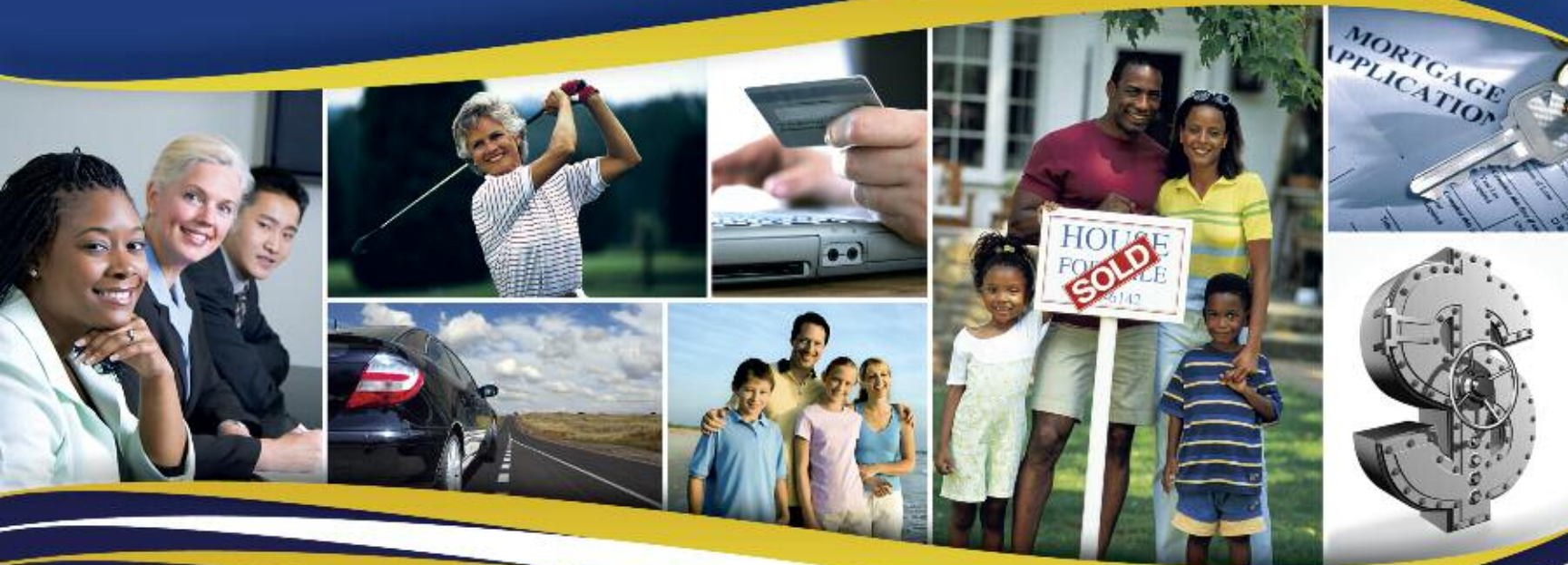


WE'D LIKE YOUR **TEAM**

TO DISCOVER THE BENEFITS

OF JOINING OUR **TEAM**



FIRST EAGLE
FEDERAL CREDIT UNION

PARTNERS FOR LIFE

TOGETHER WE'RE A WINNING PARTNERSHIP

Credit union services are one of the most requested employee benefits within companies, and one of the most appreciated. Your company will get a valuable addition to its employee benefit package **at no cost to your company.** If you would like to become a SEG of First Eagle Federal Credit Union, here's what you need to do:

- 1.** Your location should be within a reasonable distance (25 miles) of one of our branches.
- 2.** We will require a letter under your company letterhead requesting credit union membership.
- 3.** Complete and return the enclosed Select Employer Group application.

For groups of 200 employees or more...

- The guidelines are much the same, however larger groups require First Eagle Board and National Credit Union Administration approval.

Becoming a SEG is easy. Just contact us by e-mail at staff@firsteaglefcu.org or by phone at (888) 231-2022. We can visit your company and go over the program with you or mail you our information packet.



HOW WE CAN HELP YOU

Employers are continually searching for cost effective ways to enhance their employee benefits. With the help of First Eagle Federal Credit Union (FEFCU), you can add credit union membership to your list of employee benefits at **no cost**. You enhance the employer-employee relationship by demonstrating to your employees that you care about their financial well-being. In return, the employees get the tools they need to achieve greater financial stability and manage their money more easily. Their families become eligible for the benefits of membership too.

The Benefits to Your Employees

- Greater Financial Stability
- Convenient access to a full line of financial products and services that will save them both time and money.
- Less stress
- Fewer distractions from their work
- Superior member service — We believe in “people helping people” and our goal is to improve the financial well-being of our members.
- Become owners of their financial institution...*“Once a member, always a member.”*



The Benefits to You

FEFCU membership is a great job perk. It costs you nothing to enroll your business or organization and your employees get a lifelong financial partner in FEFCU. We're here to help with every important financial decision your employees will make, from buying a car or home to saving for college and retirement. Here are just a few examples of how your company or organization can benefit through membership at FEFCU:

- Outstanding NO COST benefit
- Direct Deposit/Payroll Deduction options
- Added value to your benefits package because it can be used regularly.
- Eligibility opened to everyone at your company or organization. Immediate family members are also eligible.
- Helps attract and retain hard-working, quality employees.
- Studies show that when employees feel their company cares about their welfare, absenteeism declines and productivity increases.

First Eagle FCU prides itself on the full line of financial services we offer and we are constantly striving to enhance them. We believe in providing affordable, convenient products and services to meet the ever-changing needs of our diverse membership. However, one thing that remains constant is our commitment to MEMBER SERVICE.

LOAN CENTER

First Eagle Federal Credit Union is here to serve all of your lending needs. We offer a full line of loan products with some of the industry's lowest fees and interest rates! Decisions on your loans are made quickly and offer the personalized service that only a credit union can provide.

- **Auto Loans** — When our members need to buy cars, they know where to go for the most affordable financing.
- **Boat Loans** — We finance both new and used boats. Loans come with terms of up to 12 years.
- **Personal Unsecured Loans** — No collateral is required when applying for one of these loans.
- **Share & Certificate Secured Loans** — Members can use the money they have in their share savings accounts as collateral for loans in order to get our lowest loan rate.
- **Home Mortgages** — In conjunction with CU Members Mortgage, we offer a wide variety of mortgage products, advice from mortgage experts, and competitive rates and closing costs.
- **Home Equity Lines of Credit** — We have a variable-rate line of credit for members who want to tap their home equity.
- **Fixed Rate Home Equity Loans** — We offer terms up to 15 years.
- **Guaranteed Student Loans** — We're our members' source for federal student loans. We offer subsidized and unsubsidized Stafford and PLUS loans.
- **Seasonal Loans** — Christmas and vacation specials are available every year.
- **MasterCard** — Whether you get a Platinum, Gold or Classic card, there's no annual fee and no charge for cash advances. Unlike most banks' cards, there are no penalty fees for balance transfers.
- **Overdraft Protection** — A line of credit offering a safeguard against accidental overdrafts.



DEPOSIT ACCOUNTS

Deposit Accounts provide a great opportunity to create a secure financial future through savings.

Watch your money grow! First Eagle Federal Credit Union offers an array of deposit products with the convenience and high rates our members have grown to expect! We pride ourselves on knowing that our members are getting the best deal with great member service. Here at First Eagle FCU you'll enjoy the security of NCUA-insured funds, the confidence of competitive earnings on deposits and low rates on loans, and the convenience of a wide range of services. Here's a glance at the wide range of deposit products your employees can "choose" from:

- **Share Savings Accounts** — All it takes to open your Share account and begin your membership at First Eagle FCU is \$5.00 and though the money remains yours, this is your "share" in the Credit Union. There are no fees associated in opening your share account.
- **Checking Accounts** — We offer four different kinds of checking accounts, three which earn interest. A First Eagle checking account brings everything you need together so that your daily financial transactions fit easily into your lifestyle and free home banking and bill payment makes it simple!
- **Money Market Accounts** — Take advantage of higher deposit rates without having to commit for a specific term. Money Market accounts are an additional way that First Eagle FCU helps you save your money, yet pay you more dividends and continue to give you access to your money.
- **Share Certificates** — Credit Union Certificate Accounts are no-risk, high-earning investments featuring competitive rates and a choice of terms. They are fixed-rate, closed-end, time deposits in which the Credit Union agrees

to pay a set interest rate on a specific balance for a particular period of time.

- **IRA's** — First Eagle Federal Credit Union can help you maximize your retirement savings strategy through our IRA program. We offer Traditional and Roth IRAs. In general, contributions made to an IRA will allow you to save a portion of your earned income as well as possibly reduce your taxes on an annual basis.
- **Coverdell Education Savings Accounts** — Our members with children and grandchildren use these to save for their child's education expenses (and save money on their taxes).
- **Club Accounts (Christmas & Vacation)** — A special savings account to help you save for the holiday or that trip you've always wanted to take.

Start enjoying the benefits of Credit Union membership right away. We'd be delighted to add you to our family!



REMOTE ACCESS

Thanks to services like these, our members don't have to visit the credit union to transact business related to their accounts.

- **Online Banking** — Members can log on anytime to view account histories, pay bills (at no charge) and transfer funds between their accounts. They can even transfer money to and from other financial institutions.
- **Mobile Banking (Coming Soon!)** — The convenience of Mobile Banking is free to all members who sign up for online banking. All the products and services are right at your fingertips!



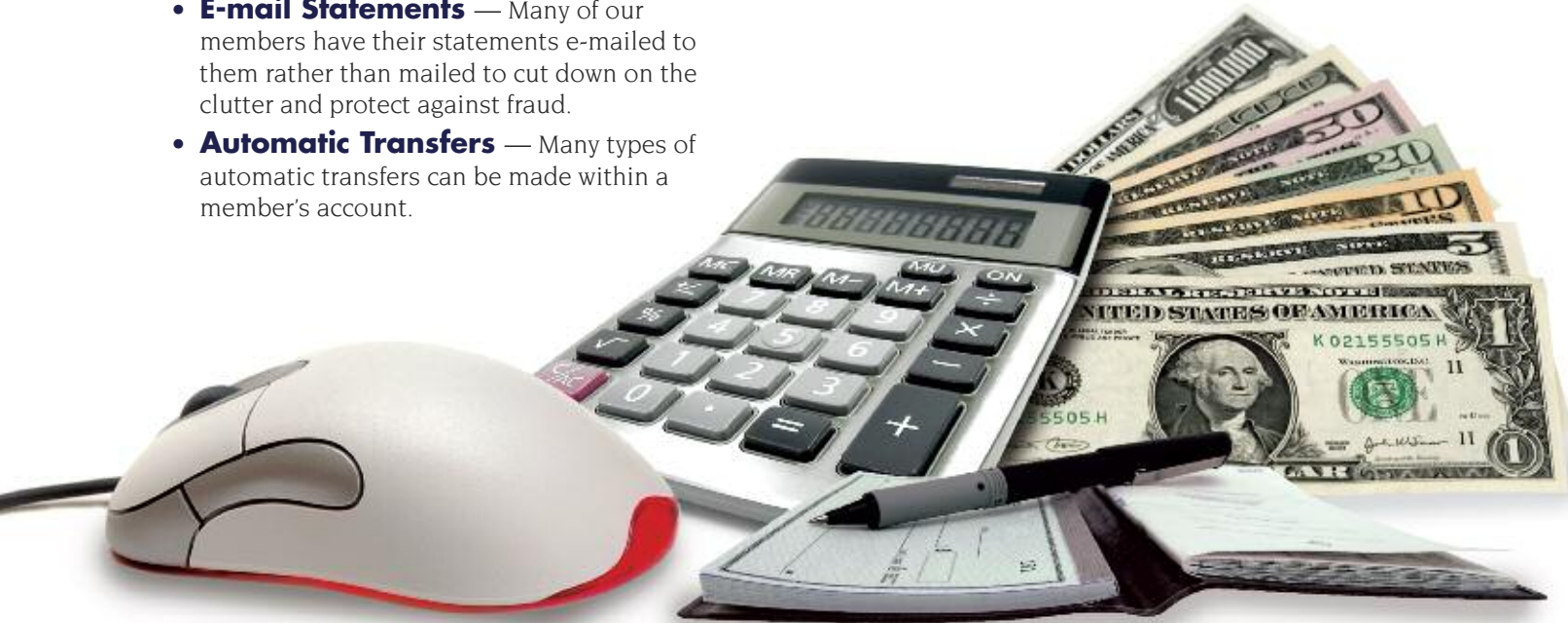
- **Audio Response** — If a member doesn't have computer access or prefers to use the phone, our audio response system can perform many of the same functions as our online banking services, for example: balance inquiries, share withdrawals and transfers between accounts.
- **Shared Branches** — First Eagle Federal Credit Union is now part of a shared branching network that will allow you to access your accounts at over 3,700 locations nationwide as if you were in one of our offices! Services include deposits, withdrawals, loan payments, etc.
- **Surcharge-Free ATMs** — Our ATM partner, Co-op Network, has over 8,400 Surcharge-Free ATM's nationwide and recently added 7-Eleven store ATMs to the surcharge-free network. Look for the **Co-op**, **Allpoint** and **Star** logos to withdraw your cash for free!

OTHER SERVICES

First Eagle Federal Credit Union offers an array of additional products and services to members. We offer the same high-tech services as your local banks, like home banking, online bill payment, online check images and online loan applications. Even better, credit unions generally charge much lower fees for these awesome services than banks.

- **Members Financial Network** — MEMBERS Financial Network is a personal financial management program designed exclusively for credit union members. Its unique online brokerage services make it easy for our members to build their stock portfolio.
- **Direct Deposit** — Direct deposit can be used for deposits to either savings or checking accounts.
- **Payroll Deduction** — Automatic deductions can be made to multiple accounts. Payroll deduction is a convenient way to make loan payments or to fund a Christmas or holiday club account.
- **E-mail Statements** — Many of our members have their statements e-mailed to them rather than mailed to cut down on the clutter and protect against fraud.
- **Automatic Transfers** — Many types of automatic transfers can be made within a member's account.

- **Money Orders** — Money orders are available in each branch.
- **U.S. Savings Bonds** — Series EE Bonds and Series I Bonds may be purchased individually or as part of a Bond-A-Month program.
- **Wire Transfers** — We never charge a fee for incoming wires.
- **ACH Debits** — Many members like the convenience of having their mortgage payments or other recurring payments automatically deducted from their checking accounts.
- **TurboTax** — Every year during tax season, our members can take advantage of discounts on TurboTax preparation software.
- **My Travel Wallet** — An online ordering application through which travelers can obtain international travel assistance and foreign currency traveler's checks, prepaid debit cards and more than 70 foreign currencies.



WHO WE ARE

First Eagle Federal Credit Union (formerly eMCee Federal Credit Union and American General Federal Credit Union) was founded in 1956 for the purpose of helping our members improve the quality of their financial lives. Over the last 50+ years, First Eagle FCU has continued to deliver top-notch service, smart financial advice and valuable products with low-cost banking options. We are still governed by that same principle with every decision we make.

Originally, we served only employees of the Maryland Casualty Insurance Company. Our field of membership has since expanded to include all U.S. employees of AIG, Zurich American Insurance Company and Union Memorial Hospital and several SEGs (Select Employee Groups).

With assets climbing over \$66 million, we provide a full range of high-quality financial products to over 10,000 members worldwide with a passion for service, safety, and soundness. We're proud of our long tradition of providing financial solutions to our members, including those who have fewer choices.

The Credit Union Difference

Credit unions differ from traditional banks in many ways!

Compared to banks, credit unions pay members higher returns on deposits, offer lower interest rates on loans, and have lower fees for services. They exist solely to serve those members, with no stockholders or bank holding companies to enrich.

- **CREDIT UNIONS** are not-for-profit cooperatives. *BANKS* are for-profit corporations.
- **CREDIT UNIONS** are member-service driven. *BANKS* are profit driven.
- **CREDIT UNIONS** return profits to their members. *BANKS* divide profits among their shareholders.
- **CREDIT UNIONS** have members — each of whom are also owners of the institution. *BANKS* have customers — all of whom are... just clients.
- **CREDIT UNION** members all have one vote to annually elect their Board of Directors. *BANK* customers are not privileged to vote (unless they are also a shareholder).
- Most **CREDIT UNIONS** have volunteer Boards made up of (and representing) its members. *BANK* Board members are highly compensated and represent the interests of anonymous shareholders.
- **CREDIT UNIONS**, under federal and state laws, may only offer membership to individuals who belong to a select group or geography. *BANKS* are not restricted to who they can serve.

Join First Eagle Federal Credit Union today and experience the credit union difference!



FIRST EAGLE FEDERAL CREDIT UNION SERVICES

Loans

New & Used Auto
Auto Refinancing
Recreation Vehicles
New & Used Boats
Education
Home Mortgage
Mortgage Refinancing
Fixed Term Second Mortgages
Home Equity Lines of Credit
Home Improvement
Share & Certificate Secured
Signature
Seasonal (Vacation & Christmas Specials)
Overdraft Protection

Shares and Investment

Prime Share Accounts
Money Market Accounts
Vacation & Christmas Club
IRAs (Traditional, Roth & Education)
Sub-Accounts (special savings accounts)
Share Certificates
Children's Accounts
Investment Services through Members'
Financial Network

Checking Accounts

Silver Eagle Checking
Golden Eagle Checking
Bald Eagle Checking
Student Checking
Direct Deposit
Pre-Authorized Drafts (payments)
Automatic Transfers
ATM Cards—Cirrus®, Star®
MasterMoney Debit Cards

Special Services

Eagle Access Home Banking & Bill Payment—it's FREE!
E-mail Statements
Shared Branching
MasterCard
Wire Transfers
24 Hour Personal Audio Teller Service
Payroll Deduction
Auto Buying Service
Used Car Guide
U.S. Savings Bonds
Family Memberships
Traveler's Checks
Money Orders
Notary Public
TurboTax (website)

Once A Member, Always A Member

CREDIT UNION BRANCHES

Baltimore Branch

600 Red Brook Blvd., Suite 350
Owings Mills, MD 21117
888-231-2022

Houston Branch

2919 Allen Parkway
Houston, TX 77019
713-831-2772

Nashville Branch

160 S. American General Way
Nashville, TN 37250
615-749-2087

Schaumburg Branch

1400 American Lane
Schaumburg, IL 60196
847-605-7970

Union Memorial Hospital

201 E. University Pkwy.
Baltimore, MD 21218
410-554-2037

CONTACT US

Website

www.firsteaglefcu.org

Toll-Free

888-231-2022

Mortgage

800-635-7128

Audio Response

800-368-5970