

First Eagle Supports Higher Education with a \$1,000 Scholarship

College comes with big books, big lecture halls and big homework. It also comes with a big price tag. First Eagle is offering a \$1,000 scholarship to help cover expenses for higher education.

Eligible applicants must be:

- ▶ A primary accountholder with First Eagle; parental membership does not qualify an applicant.
- ▶ A high school senior planning to attend a two- or four-year college, university or trade school, or a student in their freshman through junior year of college, university or trade school.

Visit firsteaglefcu.com/scholarships to download an application. The deadline to submit your application is July 31. The winner will be announced in August.

Selection Process: Applications will be reviewed and judged by the Scholarship Committee. The primary intent of the Committee is to discover well-rounded and education-oriented individuals and assist them in advancing their education. Financial need is not a criterion. The winner will be notified and announced in August. Funds will be applied to the student's upcoming fall semester. First Eagle employees, members of the Board of Directors, Scholarship Committee members, and their family members are not eligible.



Home Equity Loans & Lines of Credit Available

Turn your home's equity into cash for home improvements, debt consolidation, college expenses and more.

First Eagle offers two products which let you take advantage of the equity you've been building – fixed-rate Home Equity Loans and Home Equity Lines of Credit! Both offer competitive rates and an easy application process.

RATES AS LOW AS
4.00%
APR*

There may be more money hidden in your home than you think. Not in your couch cushions – but in your equity!

It's easy to apply! Visit firsteaglefcu.org or contact us at **888-231-2022** to learn more.

*APR=Annual Percentage Rate. Rate shown is for a Home Equity Line of Credit. This is a variable rate loan, based on Prime Rate, and the APR may change monthly. Prime Rate effective 4/1/17 is 4.00% as published in The Wall Street Journal. The rate floor for all Home Equity Lines of Credit is 4.00% APR. Minimum loan amount is \$5,000.

Are High Credit Card Rates Stretching Your Limits? Transfer Your Balances and Save!

You're making your payments on time, but high interest keeps piling up, and there's no end in sight. Transfer your existing credit card balances to a First Eagle Mastercard®, and consolidate your bills into one monthly payment. You'll save money and pay down your debt faster!

RATES AS LOW AS
10.30%
APR*

Break free of your high-interest rate credit cards and reduce your debt! Contact us to see how much you could save.



Enjoy the benefits of a First Eagle Mastercard with no annual fee. Whether you need a credit card for everyday transactions, emergencies or major purchases, First Eagle can help. And, stay protected with the added security of EMV chip technology.

Visit firsteaglefcu.org or contact us at **888-231-2022** to learn more.

*APR=Annual Percentage Rate. The rate adjusts quarterly, on the first of January, April, July and October. The rate applied on those dates is based upon the Prime Rate in effect on the 20th of the month prior and remains in effect until the next change date. For example, the Prime Rate effective 03/20/17 was 4.00% as published in The Wall Street Journal.

Locations

Baltimore

600 Red Brook Boulevard
Suite 350
Owings Mills, MD 21117
Phone 443-548-8008
Fax 443-548-8030

Houston

2919 Allen Parkway, Suite 210
Houston, TX 77019
Phone 713-831-2772
Fax 713-831-1122

Nashville

340 Seven Springs Way
Brentwood, TN 37027
Phone 615-371-1516
Fax 615-371-1538

Schaumburg

1299 Zurich Way
Schaumburg, IL 60196
Phone 847-496-4724
Fax 847-485-8560

Union Memorial Hospital

201 E. University Parkway
Baltimore, MD 21218
Phone 410-554-2217
Fax 410-554-2279

Toll-Free Access
888-231-2022

Board & Staff

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Ellen Dioguardo	Chair
David Yanda	Member
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President/CEO

Lois Profili



News & NOTES

Spring 2017



Holiday Closing Schedule

Memorial Day – Monday, May 29, 2017
Independence Day – Tuesday, July 4, 2017

firsteaglefcu.org



Make Your Move... Settle Into a Home of Your Own

Stop renting and take advantage of a buyer's market. It's a great time to buy a home! Rates are low, home prices are favorable and low down-payment options still exist!

Combined with all of the benefits of homeownership – including tax breaks and building equity – it's the right time to buy your first or next home.

Visit firsteaglefcu.org or contact us at **888-231-2022** to learn more.



NMLS #543959



Tired of Your High Car Payment? Seize the Savings.

RATES AS LOW AS
2.24%
APR*

Bring your high-interest auto loan to First Eagle! Refinancing your vehicle up to the outstanding balance is quick, easy and could save you a lot of money over the life of the loan. Contact us to find out how much you could save – visit firsteaglefcu.org or call **888-231-2022**.

Compare Your Auto Loan to First Eagle		
	Likely Current Financing	First Eagle Financing
Loan Amount	\$20,000	\$20,000
Interest Rate	6.00% APR ¹	2.24% APR ¹
Loan Term (Months)	60 Months	60 Months
Monthly Payment	\$386.72	\$352.66
Monthly Savings (Current Financing – CU Financing)	\$386.72 – \$352.66 =	
		\$34.06
Total Estimated Savings (Monthly Savings x Loan Term)	\$34.06 x 60 =	
		\$2,043.60

*APR=Annual Percentage Rate. Rates are effective 4/1/17 and are subject to change. Rates are based on an evaluation of each applicant's credit history. Your rate could be higher. The rate is also based on a down payment of 10% or more. Add 0.25% to the advertised rate if down payment is less than 10%.



No Matter Your Type, We Have an Account For You

First Eagle offers a wide selection of checking choices – Premier, Freedom, Essential and Simple. Whatever account you choose, you will receive:

- FREE Online Banking & Mobile Banking
- FREE Transfers to Joint Accounts
- Overdraft Protection^a
- Access to 5,000 Shared Branches
- Access to 160,000 Surcharge-Free ATMs



Premier and Essential Checking also include the additional benefits of ID Protect^{®1}, access to your Credit Score^{*2}, a 3-in-1 Credit Report^{*3} every 90 days, and Cell Phone Protection.³

PREMIER CHECKING: Best for accountholders who keep more on deposit (a combined balance of at least \$2,000, cumulative savings and checking)

FREEDOM CHECKING: Feel the freedom that comes with a no fee checking account

ESSENTIAL CHECKING: An everyday checking account, ideal for full-time students under the age of 25

SIMPLE CHECKING: A no frills checking account that can help re-establish your credit history if you've experienced credit issues in the past

Visit firsteaglefcu.org or contact us at **888-231-2022** to learn more.

^aFree transfer from savings or line of credit, based on Credit Union approval.

¹IDProtect service is a personal identity theft protection service available to personal checking account owner(s), their joint account owners and their eligible family members. Service is not available to a "signer" on the account who is not an account owner. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account-holder who are residents of the same household. ²Receive a new single bureau credit score with every new credit report. Credit Score is a VantageScore 3.0 based on Equifax data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. ³Registration/activation required. ³Cellular telephone bill must be paid using eligible account. Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Refer to Guide to Benefit for complete details of coverage. Insurance Products are not a deposit of or guaranteed by the Credit Union or any Credit Union Affiliate and are not insured by the NCUA or Any Federal Government Agency.

Save the Date – 2017 Annual Meeting

We are excited to head back to Houston!



**Please join us Wednesday, May 3,
at 11:00 a.m.**

Woodson – Meeting Room 3
2919 Allen Parkway
Houston, TX 77019

Visit firsteaglefcu.org to learn more.

Current Rates

Loans	APR*
<i>(As low as)</i>	
Auto	2.24%
Boat/RV/Motorcycle	4.59%
Mastercard	10.30%
Lifestyle	7.50%
Personal	9.00%
HELOC	4.00%
Home Equity	4.25%

Products APY*

Certificates & IRA Certificates <i>(Min. \$500 deposit)</i>	
1-Year Certificate	0.50%
18-Month Certificate	0.50%
2-Year Certificate	0.70%
2½-Year Certificate	0.70%
3-Year Certificate	0.90%
4-Year Certificate	1.11%
5-Year Certificate	1.41%

*APR=Annual Percentage Rate, current as of April 1, 2017, and subject to change.

*APY=Annual Percentage Yield. Share account rates are current as of April 1, 2017, and are subject to change.

This newsletter is published quarterly. Rates and information are good as of April 1, 2017, and are subject to change.

