

Fee Change – Paper Statements

Effective March 1, 2018, First Eagle will start charging \$3.00 for paper statements.*

As an alternative to receiving paper statements in the mail, we encourage you to sign up for free eStatements through Online Banking.

Paperless statements are a convenient and easy way to access your account information, and your statements will arrive electronically every month, quickly and safely! Eliminate filing and paper piles, and keep your personal information safe instead of sitting in the mailbox.

If you are currently not signed up to receive eStatements, visit your nearest branch or contact us at **888-231-2022**.

The decision to encourage all members to go green and adopt eStatements will not only help the environment, it will also help the credit union reduce expenses.

*The paper statement fee will be waived for those members under age 18, and those members born before 12/31/1949.



Credit Union Foundation Scholarships

Are you or a family member headed to college or trade school in 2018? We can help with that. The Credit Union Foundation Scholarship Program is underway!

If you are a member* of First Eagle who currently attends or has been accepted to college, you are eligible to apply for one of ten \$1,000 essay-based scholarships, one \$1,000 video-based scholarship, and/or one \$1,000 photo-based scholarship. And yes, eligible members may apply in all three categories!

Deadline for applications is March 31. Scholarship winners will be announced in April.

This year's essay topic:
Describe the value found in credit union membership.

This year's video-essay topic:
Create a 60-second advertisement† about the importance of financial literacy to attract young members (ages 16-24).

This year's photo-essay theme:
Capture and submit a photograph that represents the core credit union value of "community."

Completed scholarship packages must be received by March 31. Visit firsteaglefcu.org for more details.

*Parental membership does not qualify applicant. All applicants must be members of First Eagle themselves. Applicants must be entering their freshman through senior year of college or trade school.

†Video run time must not exceed 60 seconds. First Eagle, the Credit Union Foundation MD|DC, and its generous supporters partner to make this scholarship program possible.



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

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News & NOTES

Winter 2018



Holiday Closing Schedule

Martin Luther King Jr. Day – Monday, January 15, 2018
Presidents' Day – Monday, February 19, 2018

firsteaglefcu.org



Have You Discovered the Hidden Value in Your Home?

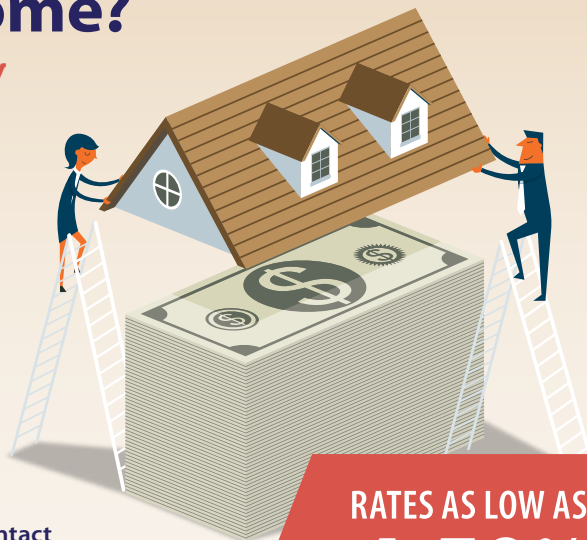
Find It with Our Home Equity Loans & Lines of Credit

There may be more money hidden in your home than you think. Better yet – you don't even have to dig around the couch cushions to find it! You can turn your home's equity into cash for home improvements, debt consolidation, college expenses and more.

First Eagle offers two products that 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.

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 1/1/18 is 4.50% APR 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.



RATES AS LOW AS
4.50%
APR*

Drive Down Your Monthly Payments

You could save up to 2.00% APR* by refinancing your auto loan at First Eagle!

We will reduce your current auto interest rate by up to 2.00% APR* – saving you thousands of dollars. Grab your keys and take advantage of this limited-time offer! Enjoy:

- Lower monthly payments
- Flexible terms
- GAP coverage
- Quick & easy approval process
- MEMBER'S CHOICE® Debt Protection

Contact us to find out how much you could save – visit firsteaglefcu.org or call 888-231-2022.

APR=Annual Percentage Rate. Offer subject to credit approval and subject to change at any time. Rates are effective 1/1/18. Rate floor is 2.24% APR. Refinanced auto loans will receive up to 2.00% off their current rate. Refinanced loan will be for the remaining term of the original loan. Offer subject to credit approval and does not apply to any existing First Eagle auto loan(s). Other restrictions may apply.

We've Upgraded Your Online Banking Experience

If you've logged into Online Banking recently, you've probably noticed a new look which makes banking online with First Eagle even better!

One of the biggest changes that you'll notice is a fresh, new design with navigation tabs at the top of the page. While the 'Account' screen is set as your default page when you log in, you can create your own 'Dashboard' page – putting all of the things you do most often in one convenient place.

Personalize your Dashboard by adding or removing widgets from view and setting the order that they appear in. Simply click on the 'Dashboard' tab and then 'Configure This Page' to get started.

When your page is configured, select the button next to 'Set as Start Page' and your personalized Dashboard will be the first page to appear each time you log in to Online Banking.

While it may take time to get used to the new look, we are excited for you to experience Online Banking with First Eagle, and we welcome any feedback.

If you have any questions or need assistance logging in to Online Banking, please contact us at 888-231-2022.



Save on TurboTax and Get a Chance to Win \$25,000!

As a First Eagle member, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000!

To be automatically entered to win the \$25,000 Grand Prize or one of twelve \$1,000 First Prizes, just try TurboTax Online for FREE (and provide your email address) by February 15! Visit firsteaglefcu.org to start TurboTax and save!

¹Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. For official rules including participating Financial Institutions and businesses, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd., SDG-2A-03-22E, San Diego, CA, 92129.



Current Rates

Loans	APR ¹
<i>(As low as)</i>	
Auto_____	2.24%
Boat/RV/Motorcycle_____	4.59%
Mastercard®_____	10.80%*
Lifestyle_____	8.00%
Personal_____	9.00%
HELOC_____	4.50%
Home Equity_____	4.25%

Products	APY ²
<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%

¹APR=Annual Percentage Rate. Current as of January 1, 2018, and subject to change.

²APY=Annual Percentage Yield. Share account rates are current as of January 1, 2018, and are subject to change.

*Rates adjust quarterly and are based on an evaluation of each applicant's credit history.

This newsletter is published quarterly. Rates and information are good as of January 1, 2018, and are subject to change.

