

Discover the Hidden Value in Your Home with a Home Equity Loan or Line of Credit

There may be more money hidden in your home than you think. 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.

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 3/1/2018 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.



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

Officers

Ed Paulis	Chair
Steven Mueller	Vice Chair
Carolyn Taylor	Treasurer
Larry Venturelli	Secretary

Board of Directors

Kim Adams	Director
James Berglund	Director
Pam Jozwiak	Director
Paul Rosenberger	Director

Supervisory Committee

Ellen Dioguardo	Chair
Woody Thatcher	Member
David Yanda	Member
Tanjala Young	Member

President/CEO

Lois Profili



News & NOTES

Spring 2018



Holiday Closing Schedule

Memorial Day – Monday, May 28, 2018

firsteaglefcu.org



Fee Change – Paper Statements

Effective March 1, 2018, First Eagle began charging \$3 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.

Save the Date – 2018 Annual Meeting & Vendor Fair

We're headed to Schaumburg!

Please join us:
Wednesday, April 18, at 11:30 a.m., Pilling Theatre
1299 Zurich Way, Schaumburg, IL 60196

A **vendor fair will follow in the lobby.** Please stop by, and invite a co-worker to learn more about the benefits of credit union membership!

Visit firsteaglefcu.org/annual-meeting to learn more.



Transplant Your Balance & Grow Your Green

Rates as Low as **10.80% APR***

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 debt faster.

Enjoy the benefits of a credit card with no annual fee, SecureCode service to protect your card when shopping online, and the added security of EMV chip technology for everyday transactions.

Visit firsteaglefcu.org or call us at **888-231-2022** to see how much you could save!



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_____	0.80%
18-Month Certificate_____	0.80%
2-Year Certificate_____	1.00%
2½-Year Certificate_____	1.00%
3-Year Certificate_____	1.21%
4-Year Certificate_____	1.41%
5-Year Certificate_____	2.02%

¹APR=Annual Percentage Rate. Current as of 3/1/2018 and subject to change.

²APY=Annual Percentage Yield. Share account rates are current as of 3/1/2018 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 3/1/2018 and are subject to change.

The Best Way to Buy & Finance Your Next Vehicle

Borrow from First Eagle...
Buy from Enterprise Car Sales

You know that First Eagle is a great place to get pre-approved for an auto loan. But did you know that buying from Enterprise Car Sales is different than buying from anyone else?

Enterprise clearly marks their no-haggle price **on every vehicle** to give you a worry-free environment. Their professional Sales Consultants will listen and work with you to understand both your needs and your budget, and then help you find the ideal vehicle.

Every vehicle is rigorously inspected by an ASE-Certified technician and **comes with a 12-month/12,000-mile Limited Powertrain Warranty.*** Plus, if you buy a vehicle from Enterprise and it doesn't meet your approval, they'll buy it back, no questions asked!***



enterprise
car sales

Visit firsteaglefcu.org/enterprise to learn more.

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

*Limited Powertrain Warranty begins on the vehicle purchase date and extends for 12 months or 12,000 miles, whichever comes first. Coverage runs concurrently with manufacturer warranty. Restrictions apply. Ask an Enterprise Sales Consultant for details. **For a period of 7 days after the date of purchase or 1,000 miles beyond the odometer reading at purchase, whichever comes first, the vehicle may be returned for the exact price originally paid minus a \$200 restocking fee (as allowed by law). Restrictions apply. Ask an Enterprise Sales Consultant for details.

*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 3/1/2018 is 4.50% as published in The Wall Street Journal.



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.

