

Fee Change – Paper Statements

First Eagle is now charging \$3 for paper statements.*

As an alternative to receiving paper statements in the mail, we encourage you to sign up for free eStatements available through Online and Mobile 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 01/01/1950.



Changes to Audio Teller – Effective July 18

We're rolling out a new and improved Audio Teller system beginning July 18! While we convert our accounts to the new system, you should experience very little downtime.

- The Audio Teller number will not change – continue to use **800-368-5970**
- Your Audio Teller PIN will not change

The new system is very user-friendly, and you will be able to navigate through easily. Audio Teller makes your financial management easier and more convenient, allowing you to obtain your balances, make loan payments, transfer funds and more!

If you have any issues accessing or using Audio Teller, contact us at **888-231-2022**. We appreciate your patience and understanding as we work through this conversion. Once you get used to our new Audio Teller, we're sure you'll enjoy the enhanced features.



Apply, Choose & Drive – We Can Approve Your Loan Before You Shop

Talk with a trusted First Eagle auto loan expert about the benefits of getting pre-approved before you head to the dealer. When you're pre-approved for an auto loan:

- It establishes your budget and a comfortable monthly payment
- It saves time and reduces stress by simplifying the buying process – shop for a vehicle that fits your budget and your needs
- You'll receive a \$25.00 bonus if your pre-approved loan is funded with us



We'll provide you with a pre-approval letter that shows the dollar amount you are approved for. And, a First Eagle pre-approval is valid for 30 days!

Visit firsteaglefcu.org or call **888-231-2022** to get started.

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

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

President/CEO

Lois Profili



News & NOTES

Summer 2018



Holiday Closing Schedule

Independence Day – Wednesday, July 4, 2018

Labor Day – Monday, September 3, 2018

firsteaglefcu.org





Foundations Package

Designed for
16- to 25-Year-Olds

OPEN A FOUNDATIONS
PACKAGE & RECEIVE A
\$100 BONUS*

Do you know someone headed to college this fall? Or someone ready to buy their first car? Maybe someone starting their first job? We can provide the products and services to fit their needs whether at home, on the go or away at school.

First Eagle's Foundations Package offers:

- First-Time Lending Solutions – Credit Cards, Student Loans and Auto Loans
- Essential Checking Account with FREE Cell Phone Insurance and FREE Credit Monitoring
- Mobile Banking with Mobile Deposit
- Financial Education Resources like GreenPath University
- Annual Credit Union Scholarships
- Coverdell Education Savings Accounts
- Share Savings Accounts

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

To qualify for the bonus offer, members must be between the ages of 16-25; members must open a Foundations Package which includes a Share Savings Account, Checking Account and Loan/Mastercard. Offer ends August 31, 2018.

RATES AS LOW AS
5.00%
APR*

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.

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 7/1/18 is 5.00% APR as published in The Wall Street Journal. The rate floor for all Home Equity Lines of Credit is 4.00% APR; the maximum rate that can apply is 18.00% APR. Minimum loan amount is \$5,000.



Current Rates

Loans	APR ¹ <small>(As low as)</small>
Auto_____	2.49%
Boat/RV/Motorcycle_____	4.59%
Mastercard®_____	11.30%*
Lifestyle_____	8.00%
Personal_____	9.00%
HELOC_____	5.00%
Home Equity_____	4.25%

Products	APY ²
Certificates & IRA Certificates <small>(Min. \$500 deposit)</small>	
1-Year Certificate_____	1.25%
18-Month Certificate_____	1.35%
2-Year Certificate_____	1.50%
2½-Year Certificate_____	1.55%
3-Year Certificate_____	1.65%
4-Year Certificate_____	1.85%
5-Year Certificate_____	2.15%

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

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 who is 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.

RATES AS LOW AS
11.30%
APR*

Give Your Budget a Little Breathing Room

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!



*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 7/1/18 is 5.00% as published in The Wall Street Journal.

