

## Changes to First Eagle Mastercard

First Eagle is working to transition to a new credit card processor later this year. We are excited for this change and all the great improvements it will mean for our members.

Soon you will be able to view, and pay, your First Eagle Mastercard® with your Online Banking account. Plus, rewards points will be posted daily (weekdays only) instead of monthly. When we move to the new card platform, unexpired points will be transitioned too, so you don't have to worry about redeeming all of your points before the switch.

However, after the transition, your Mastercard statement history from our current processor will no longer be available online. **If you wish to keep this information, please access your Mastercard account now through ConnectUp Online, and download and save your statements to your computer or print them for your records.**

Contact us at **888-231-2022** or visit **firsteaglefcu.org** to learn more.



# International Credit Union Day 2018

**This year will mark the 70th anniversary of International Credit Union Day®.**

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme – Find Your Platinum Lining – emphasizes the credit union movement's loyalty to its members and its mission to provide financial support and guidance.

The movement began in the 1840s as a consumer cooperative by weavers in Rochdale, England. Frustrated by bankers who denied them loans simply because they weren't wealthy, the weavers and workers decided to pool their incomes and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

The need for equitable financial institutions grew, and in 1971, the World Council of Credit Unions, Inc. (WOCCU) was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy and governance on behalf of the international credit union community.

Today, over 235 million people are served by credit unions in 109 countries and six continents.

**Join us at any of our branches on October 18 to celebrate International Credit Union Day.**



## 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 346-867-6501  
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

Fall 2018



## Holiday Closing Schedule

**Columbus Day** – Monday, October 8, 2018

**Veterans Day** – Monday, November 12, 2018

**Thanksgiving Day** – Thursday, November 22, 2018

**Christmas Day** – Tuesday, December 25, 2018

firsteaglefcu.org





# Give Your Savings a **BOOST**



## Share Certificates & Money Market Accounts

Start earning more on your savings with a Share Certificate or Money Market Account at First Eagle.

### Share Certificates – Small Deposits with Big Returns

- Minimum balance of \$500
- Save for a longer term and let time work for you\*
- Terms: 1, 1½, 2, 2½, 3, 4 and 5 years

### Money Market Accounts – Earn Higher Rates and Keep Your Money Accessible

- Minimum deposit of \$2,500
- Dividend rate depends on the balance – the higher the balance, the higher the rate
- Conveniently access your account; limited withdrawals per month

Contact us at **888-231-2022** or visit [firsteaglefcu.org](http://firsteaglefcu.org) and start giving your savings a boost.



\*Early withdrawal penalties apply.

## First Eagle Awards \$1,000 College Scholarship

First Eagle has named Kate Johnson as the recipient of our 2018 scholarship program. Congratulations!

Candidates for the scholarship were required to demonstrate academic and extracurricular ambition and be a member of First Eagle. Candidates were also required to answer three essay questions. A selection committee reviewed each application based on essay responses, academic accomplishments, involvement in school activities, as well as community and volunteer service.

First Eagle received a dozen submissions for its 2018 scholarship program from students planning to attend a two- or four-year college, university or trade school. Visit [firsteaglefcu.org/scholarships](http://firsteaglefcu.org/scholarships) to learn more.



## 12/12/12 Jingle Bell Loan

A Jingle Bell Loan is a great option if you need help getting ready for the holidays, and it can be used for more than just holiday expenses – take a trip, complete home improvement projects, pay off debt and more!

Rate (as low as)	Repayment Term	Loan Amount	Monthly Payment (as low as)
12.00% APR*	12 Months	\$1,200	\$106.62

No collateral is needed, and it's easy to apply! Offer ends January 31, 2019. Unwrap holiday magic with a Jingle Bell Loan from First Eagle. Visit [firsteaglefcu.org](http://firsteaglefcu.org) or contact us at **888-231-2022** to learn more.

\*APR=Annual Percentage Rate. Rates are effective 10/1/18 and are based on an evaluation of each applicant's credit history. Your rate/monthly payment could be higher. Limit one Jingle Bell Loan per member; offer effective 10/1/18 - 1/31/19.

RATES AS LOW AS  
**12.00%**  
APR\*



## Sweeten the Season with Skip-a-Pay

With the holidays approaching, First Eagle is extending an early gift to our members – skip a loan payment!

Qualified members\*\* may be able to skip their November, December or January loan payment. Have more than one qualified loan? Skip them all!

Enjoy some extra cash and spend your loan payment on yourself, loved ones, a charitable donation...whatever you want.

To skip your loan payment, simply complete a Skip-a-Payment Request Form and return it to us by mail, by fax or in person! Request forms are available at [firsteaglefcu.com/skip-a-pay](http://firsteaglefcu.com/skip-a-pay) or at your nearest branch.

### The form requires the completion of three easy steps:

1. Your personal information – name and account number
2. Your loan information – loan number(s) and description
3. The month you want to skip your payment(s)

A \$25.00 processing fee must be paid in advance of each loan payment you choose to skip. Visit [firsteaglefcu.com/skip-a-pay](http://firsteaglefcu.com/skip-a-pay) or contact us at **888-231-2022** to learn more.

\*By completing and signing a Skip-a-Payment Request, you authorize First Eagle to advance your loan due date by one month and understand that this may extend the maturity date of your loan. A \$25.00 processing fee must be paid in advance for each loan for which you choose to skip payment. Interest will continue to accrue on the unpaid balance during the month you skip your payment, and when payments resume, the unpaid interest will be collected first. \*\*Members must be in good standing and all loans must be current to participate. First Eagle reserves the right to refuse any Skip-a-Payment Request. Payments made through payroll deduction or direct deposit will be transferred to your primary Share Savings account during the month you choose to skip and will be subsequently available for withdrawal. First mortgages, second mortgages, Mastercard Credit Cards and loans newer than four months are not eligible for this program. GAP policies allow up to two skipped payments during the life of the loan. More than two skipped payments will cause the cancellation of your GAP policy.

## Current Rates

Loans	APR <sup>1</sup>
	(As low as)
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 <sup>2</sup>
Certificates & IRA Certificates (Min. \$500 deposit)	
1-Year Certificate_____	1.76%
18-Month Certificate_____	1.86%
2-Year Certificate_____	2.02%
2½-Year Certificate_____	2.17%
3-Year Certificate_____	2.27%
4-Year Certificate_____	2.43%
5-Year Certificate_____	2.78%

<sup>1</sup>APR=Annual Percentage Rate. Current as of October 1, 2018, and subject to change.

<sup>2</sup>APY=Annual Percentage Yield. Share account rates are current as of October 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 October 1, 2018, and are subject to change.

### Important Process Updates!

In order to provide the most satisfying member experience possible, we have made some changes to our processes.

» **Centralized Lending** – We have established a dedicated team of trusted specialists to help you through the lending process from application to funding. You can connect with a specialist over the phone at **888-231-2022** or you can apply online 24/7 at [firsteaglefcu.org](http://firsteaglefcu.org).

» **NEW Toll-Free Phone Menu** – Your time is valuable; our toll-free number remains **888-231-2022**; however, you will notice a phone menu that directs your inquiries in a more efficient manner. Please take a moment to become familiar with the new menu.