

Changes to First Eagle Mastercard®

We are excited to announce improvements to our credit card program. This includes access to view your account within Online Banking, electronic statement availability and a new credit card design coming later this year.

What You Need to Know

- **NEW Online Access:** Real-time credit card information, including transactions, pending activity, payment information and alerts, is available when you log in to your Online Banking account. Your credit card will be listed under the 'Loan Account' section.
- If you had automatic payments through ConnectUP Online, made with your credit card, you must set up new payments through Online Banking to avoid any interruption in your service.
- **Making Payments – ALL** payment dates have changed to the 25th of each month:
 - » **NEW Online Payments:** If you are enrolled in Online Banking, you may make your payment online and/or enroll in automatic payments. You may also call us at **888-231-2022** to establish automatic monthly payments or to request a phone payment.
 - » **NEW Mailed Payments:** If you mail in a payment, be sure to use the new payment address: **First Eagle, 600 Red Brook Boulevard, Suite 350, Owings Mills, MD 21117.**
 - » **NEW Payments from Another Financial Institution:** If you pay your Mastercard from an account at another financial institution, you must complete a new ACH form to avoid any late payments. Use First Eagle's routing number – **252075977**. NOTE: Use your loan number, not your credit card number, when setting up ACH. You can find your credit card loan number by logging in to Online Banking. Your credit card will be listed under the 'Loan Account' section, and your loan number should start with 'L00' followed by two additional numbers.

- **Lost or Stolen Cards:** To report a lost or stolen credit card, 24 hours a day, seven days a week, call **888-241-2510**.
- **New cards** will be mailed to all cardholders later this year, regardless if you are a primary or secondary account holder. For security reasons, each secondary cardholder will have a new individual card number, CVV number and expiration date.

NEW Rewards Program – Eagle Rewards

We have a new rewards program which allows you to earn and redeem points on your credit card purchases to use toward shopping, gift cards, fuel discounts and more. Here are details about the transition to the new program:

- All existing, unexpired ConnectUP Rewards points have been transferred to the Eagle Rewards program.
- You can use your ConnectUP Rewards username and password to log in to the new Eagle Rewards program; there is no need to re-enroll as long as you were a current ConnectUP Rewards user.
- All points will be shown on your Mastercard statement; points will be posted daily.
- To register your card or to monitor and redeem your Eagle Rewards points, visit firsteaglefcu.org and click on the 'Eagle Rewards' link under the 'Quick Links' tab, or call **888-211-6553**.

We are excited for this change and all the great improvements it will mean for you – our members. If you have any questions, please call us at 888-231-2022.



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

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Ellen Dioguardo	Member
Woody Thatcher	Member

President/CEO

Lois Profli



News & NOTES

Winter 2019



Holiday Closing Schedule

Martin Luther King Jr. Day – Monday, January 21

Presidents Day – Monday, February 18

firsteaglefcu.org



Credit Union Foundation Scholarships – \$1,000

Are you or a family member headed to college or trade school in 2019? 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 a \$1,000 essay-based scholarship, a \$1,000 video-based scholarship, and/or a \$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: How can your credit union help you become financially independent?

This year's video-essay topic: Create a 60-second video showing how your credit union helps you achieve your financial goals.**

This year's photo-essay theme: "Dream Big." Capture and submit a photograph that represents this theme.

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 a member 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.



RATES AS LOW AS
2.49%
APR*

Drive Down Your Monthly Payment

Are you looking to save more money in 2019? Is one of your resolutions to lower monthly loan payments?

Bring your high-interest auto loan to First Eagle! Refinance your vehicle up to the outstanding value. It's quick, easy and could save you a lot of money over the life of the loan!

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

*APR=Annual Percentage Rate. Rates are effective 1/1/19 and 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%.



New Lending Phone Tree

In order to provide the most satisfying member experience possible, we have made 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.
- **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.

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

This year, get your biggest possible tax refund and the chance to win \$25,000.¹ And, as a First Eagle member, you can save up to \$15 on TurboTax this tax season.

- **Get a chance to win \$25,000.** Try TurboTax Online for free by February 14 (and provide a valid email address) to be automatically entered to win the TurboTax \$25,000 Sweepstakes.¹
- **TurboTax has you covered.** TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.
- **Real CPAs review your return.** With TurboTax Live, you can talk with a CPA or EA onscreen for unlimited advice and a final review of your return.

To enter the sweepstakes and access the member discount, visit firsteaglefcu.org. Start today and save!



¹ Visit <https://turbotax.intuit.com/corp/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

First Eagle Says Goodbye to Pam Cody

We would like to wish Pam Cody, Houston Branch Manager, a fond farewell! After 32 years of service, Pam has decided to retire. The Houston Branch has continued to thrive under Pam's leadership; her dedication was an inspiration to her staff and our members! We hope Pam looks back on her success as one of her greatest achievements. Congratulations to Pam Cody, a job well done!



Current Rates

Loans	APR¹
Auto_____	2.49%
Boat/RV/Motorcycle_____	4.59%
Mastercard®_____	11.55%
Lifestyle_____	8.00%
Personal_____	9.00%
HELOC_____	5.25%*
Home Equity_____	4.39%

Products	APY²
Certificates & IRA Certificates <i>(Min. \$500 deposit)</i>	
1-Year Certificate_____	2.12%
18-Month Certificate_____	2.17%
2-Year Certificate_____	2.32%
2½-Year Certificate_____	2.37%
3-Year Certificate_____	2.43%
4-Year Certificate_____	2.53%
5-Year Certificate_____	3.04%

¹APR=Annual Percentage Rate. Current as of January 1, 2019, and subject to change.

²APY=Annual Percentage Yield. Share account rates are current as of January 1, 2019, and are subject to change.

*Adjusted on the 1st day of each month, rate is based on the Prime Rate as published in The Wall Street Journal on the last day of the previous month. The maximum rate that can apply is 18.00% APR.

This newsletter is published quarterly. Rates and information are good as of January 1, 2019, and are subject to change.

Follow Us on Social Media

Connect with First Eagle through social media.

 **Facebook: /firsteaglefcu**

 **Instagram: @firsteaglefcu**

Follow First Eagle for the latest news & updates. Join our conversations, share your thoughts with us, and benefit from a wide range of useful financial resources.