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How to Conquer the New Year With a New Budget

WEBudget, White Eagle's new personal financial management tool, can give you a holistic view of your financial assets, liabilities and budgets. Many individuals, couples and families are saving real money by using WEBudget to see when, each month, they need to spend with care to avoid unnecessary fees or charges. The real power of WEBudget is in its ability to help you track and manage your finances by setting and monitoring spending targets. This tool will help you conquer your budget. It is really as simple as setting up your preferences once.

Step 1: Go to Virtual Branch and click on the "Budget" tab in WEBudget and then click "Add a New Spending Target" to get started.

Step 2: Complete the fields to pick the tags you want to track for the target, name the target, set a monthly limit, and track the accounts that will count toward the target. Repeat for other spending categories – some of the most common expenses to track are groceries, transportation, and dining out.

Spend a little time with the cashflow calendar in WEBudget, and you'll be able to create a real picture of your finances. Enter your income and fixed expenses (bills) in the cashflow calendar, and you will be able to see when your money enters and leaves your account.

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Based on your cashflow calendar, you may discover there is a better time of the month to do your grocery shopping than when you do it now. Take a look for yourself and see. WEBudget will show you how to rearrange expenses to better meet the timing of your income. That can help you stay on the path to meeting your financial goals. Start setting financial goals with this simple personal finance management tool. Look for WEBudget within Virtual Branch and get started today!

Members of the White Eagle team have tried WEBudget and have seen immediate benefits:

White Eagle CU Operations Manager Shannon Roberts said, "It is like a crockpot – you set it up once and you do not have to monitor it. It has helped me see where my budget is. If I have money I did not spend, I can re-allocate it and have extra shopping money."

"You can see the future projection from what you enter today which helps you budget, plan, and track expenses," White Eagle CU Member Service Representative Kristi Brinkley said.

Jamie Britain, White Eagle Executive Administrative Assistant said, "I like how it automatically pulls everything together including the transactions from your checking and savings. It can pull credit card balances and give you one big picture. It has definitely made me more aware of my spending."

Important Tax Reminder

Your year-end tax information will be mailed separately per account. This will not be included in your statement envelope.

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upcoming CLOSINGS

Monday, Jan. 18 - Martin Luther King, Jr. Day
Monday, Feb. 15 - Presidents' Day



Ellen Banister's Top Tips for Buying a Home

You are interested in buying a home – now what? White Eagle Credit Union Loan Officer Ellen Banister has 10 years of experience with home loans, and she has a few tips to get you started for buying a home.

1. Set a budget: Visit WhiteEagleCU.com and use our easy mortgage calculator to check what a monthly house payment would be based on a certain loan amount. This will help you determine a price range to begin shopping for your home.
2. Plan ahead: When you start thinking about buying a home in the near future, start saving for a down payment and closing fees. A down payment can lower your monthly house payment.
3. Credit Score: Conventional mortgage lending requires four lines of credit history with a least one year of payment history per credit line. A higher credit score equals lower interest rates and a smaller down payment.
4. Get pre-approved: Pre-approval is easy...fill out an application online. Once your application is completed, you will receive notification of its status. If you are approved, a pre-approval letter is available for you to print. The pre-approval letter lets your realtor know you are approved and have the process started for a mortgage loan. Your pre-approval status is available up to four months. After four months, your credit will be re-verified to extend your pre-approval status.
5. Do not open new lines of credit: Once you have a pre-approval and/or a purchase contract, refrain from opening a new line of credit. Buyers are excited about owning a new home, but you should wait until you sign on the dotted line before purchasing new appliances and/or home furnishings. Buying these items on credit can jeopardize your approved status. It could cause your debt-to-income ratios to increase and make your loan ineligible.



Meet with a White Eagle mortgage loan officer at any of our three convenient locations today. We can answer any questions you might have about buying a home, unfamiliar terms, different types of home loans and more.



Introducing WERide: A new way to buy cars

On November 5, White Eagle launched a new car buying tool called WERide. As a member, you can use WERide to search multiple dealerships for a great deal on a new or used car or truck. WERide makes car shopping stress-free. You can start narrowing down your search for a car with the 'search by vehicle type' feature. Or you can search for a specific new or used car, make and model, year, price range and mileage, then see which local dealers carry the cars. The best part? You can do all of this right from your computer, smartphone or tablet. In the short time since launching the program, we are seeing great success, with 10 applicant approvals and our members are raving about WERide already.

A White Eagle Member in El Dorado says she used WERide to check for cars and loved it! She says it was the easiest car buying website she had used to-date and loved all the information the site provided.

White Eagle Member Dakota Scobee and his mom, Holli, love WERide. Holli says her son is very specific about what he wants in a car. She says, "WERide lets us do all the legwork at home without going to every dealership. We are able to find the car he wants and get the process going before we even go to a dealership."

WERide is exclusively for White Eagle Credit Union members. Start shopping today – visit WhiteEagleCU.com and visit WERide from the homepage.

Supporting Our Communities

We proudly have branches in Augusta, El Dorado and Newton. Our members, staff and their families work, live and play in these communities; so we always try to contribute to the health, success and vitality of our hometowns. One way we do this is by donating to nonprofit organizations and community groups. We recently presented the following donations to these very worthy causes:

White Eagle CU Participates in Miracle Jeans Day

On September 9 our employees participated in Miracle Jeans Day with Children’s Miracle Network Hospitals® (CMN). We raised a total of \$192 to give to our local CMN Hospital – Via Christi. Since 2009, Miracle Jeans Day has encouraged groups and businesses to trade in their work attire for a day of wearing jeans. This day helps raise awareness and, to date, has raised over \$4 million to give back to local hospitals and kids. To learn more, visit www.CMNHospitals.org.

International Credit Union Day

In case you did not notice, October 15 was a big day for us at White Eagle. With our re-brand, you might have missed some of the commotion with International Credit Union Day, or you might have been one of those lucky members to get a free lunch on us. As a way to say thank you to our members and our community, we participate in two different Make a Difference events each year with the Kansas Credit Union Association. This year we were able to give back with “lunch on us” at restaurants in all three communities in which we live, work and play. Overall, 20 credit unions participated in Kansas, picking up a total tab of \$17,600 at restaurants and retail stores in 18 communities. We are proud to be able to thank our communities and paid for \$2,100 worth of meals at Dairy Queen in Augusta, Jacob’s Well in El Dorado and Karen’s Kitchen in Newton. If you are wondering why you did not hear about this until the event was taking place, it is because the Make a Difference events are a surprise. El Dorado Branch Manager Kelsey Taylor mentioned her favorite memory from this year: “A woman gave me a hug and was speechless that we were willing to buy her lunch for no reason and wanted nothing in return.” Follow us on social media to stay up to date on news and events happening with the credit union, and you just may be surprised again in May for the next Make a Difference event.

White Eagle CU News

In 2015, Janet Stowell accepted the challenge to coordinate services and employee training for all of White Eagle’s branch offices. Janet is now Assistant Vice President of Branch Services. She is officing out of the Augusta Branch. White Eagle’s legacy of “People Helping People” is one she is committed to continuing, both through her service to members and by mentoring fellow employees.

With Janet’s departure in El Dorado, we are excited to announce Kelsey Taylor as our new branch manager. As branch manager, Kelsey has many responsibilities: overseeing branch operations, supervising and mentoring staff and ensuring member satisfaction, to name just a few. If you ask Kelsey, however, she’ll say her most important job is getting to know the members she serves. Because the better she knows them, the better she can serve them.

We wish them both the best and hope you will congratulate them when you see them again.

Save the Date

Annual Meeting: Tuesday, April 12, 2016.



Miracle Jeans Day



International Credit Union Day



Janet Stowell



Kelsey Taylor

Savings Rates

Effective January 1, 2016

Type of Account	Rate	APY
Regular Share	0.15%	0.15%
IRAs	0.50%	0.50%
<i>Compounded daily, paid quarterly</i>		
Dividend Checking	0.10%	0.10%
Silver Eagle Checking	0.10%	0.10%
Golden Eagle – Money Market Savings		
\$2,500 – \$9,999	0.15%	0.15%
\$10,000 – \$24,999	0.20%	0.20%
\$25,000 plus	0.25%	0.25%
<i>Paid monthly</i>		
Christmas Club	1.49%	1.50%
<i>Compounded daily, paid annually</i>		

Term Share Certificates

Term	Rate	APY
6 Month	0.45%	0.45%
1 Year	0.70%	0.70%
2 Year	1.10%	1.10%
3 Year	1.49%	1.50%
4 Year	1.64%	1.65%
5 Year	2.13%	2.15%

Last quarter, we paid 0.15% on regular shares and 0.50% on IRAs. Dividends are paid based on earnings and are subject to Board approval. APY = Annual Percentage Yield.

Dividends are paid on share account balances of \$100 or more. Dividends are paid based on earnings and are subject to Board approval.

Photos from White Eagle Credit Union Re-Brand



Bonus Stashed CASH

Look closely. There are three (3) hidden numbers "stashed" in this issue. If you find your account number, call a branch office and we will deposit \$10 into your savings account.