

15276

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El Dorado, KS 67042  
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Newton, KS 67114  
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24-Hour Teller #  
1 (800) 564-2520

## Mortgage Loans from WECU

Whether you're a first-time homebuyer, purchasing a second home, refinancing or acquiring an investment property, White Eagle can make the application process easier with an experienced team of mortgage lenders dedicated to meeting your needs. With interest rates still low, now may be the perfect time to buy or refinance a home. And we are now able to offer a new product at your credit union in the Fannie Mae Home Ready® loan program for first-time homebuyers which only requires a 3% down payment. Additionally we have conventional, Veterans Affairs (VA), Federal Housing Administration (FHA) and U.S. Department of Agriculture Rural Development (RD) loans.



Ellen Banister, Senior Loan Officer, reminds anyone thinking of buying a home to remember these tips...

### 1. Credit Score

Four lines of credit history with at least one year of payment history per credit line is required. A higher credit score equals lower interest rates and a smaller down payment.

### 2. Savings

Start savings for a down payment and closing fees. A down payment can lower your monthly house payment.

### 3. Pre-approval

Pre-approval is easy...fill out an application online. If you are approved, your pre-approval letter is available for you to print and lets you realtor know you are approved and have the process started for a mortgage loan. Pre-approval status is available up to four months, and credit can be re-verified to extend your pre-approval status.

Visit the Home Loans page at [WhiteEagleCU.com](http://WhiteEagleCU.com) to check rates, calculate payments in order to set a budget or apply online. Contact your local branch's loan department or email [Mortgages@WhiteEagleCU.com](mailto:Mortgages@WhiteEagleCU.com) for more information. We look forward to working with you.

## 15 Easy Ways to Prepare Your House for a Sale



Selling your current house to move to a new one? Sabrina Soto, home-staging expert and host of HGTV's Get It Sold, shares her tips on what to do before putting a house on the market.

- Use "home wash" (a hose attachment available for purchase at any home improvement store) to clean the outside of the house.
- Clean outside windows and screens as well as rain gutters.
- Make sure the front door is inviting. Paint it if needed. Also, replace any outdated exterior lighting fixtures.
- Buy new house numbers if the old ones are dated or faded. Be sure buyers can see the new ones from the curb.
- Buy a new welcome mat.

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## upcoming CLOSINGS

Monday, Jan. 16 – Martin Luther King, Jr. Day

Monday, Feb. 20 – Presidents' Day



## White Eagle News

### New El Dorado Branch Planned

The White Eagle management team and Board of Directors announces the purchase of a parcel of land that will eventually be the new home of our El Dorado branch, replacing the current location. The site for the new branch is located at the southeast corner of Central Avenue (Kansas Highway 254) and Haverhill Road, near BG Products Veterans Stadium and the Butler Community College campus. While this location will be a change for our El Dorado members, it will offer much better access, more drive-through space and many other amenities of a modern facility. We will keep you updated on ground-breaking and the anticipated opening date as they approach.



### Annual Meeting

Members, please mark your calendars for the 2017 White Eagle Credit Union annual meeting, which will be held at 6:30 p.m., Tuesday, April 18 at Augusta High School. Also, on Friday, April 14, we will have open houses at all three of our branches, allowing advanced voting for members unable to attend the annual meeting.

### New TV Ad Hits the Airwaves

A new 30-second White Eagle TV commercial has begun airing for Cox cable TV subscribers in Butler and Harvey counties. The ad promotes the White Eagle brand and brings our "Refreshingly Personal. Remarkably Advanced." tagline to life. Look for it on Discovery, Game Show Network, HGTV, History, Spike, TV Land and USA networks and during NCAA football games throughout the fall.

## 15 Easy Ways to Prepare Your House for a Sale (cont.)

- Eliminate half of your belongings – clutter can cost you a sale. Rent a storage unit or portable pod for extraneous pieces of furniture or knickknacks.
- Organize closets and drawers. Buyers might look there.
- Make any necessary repairs so that buyers don't have to add that to their mental list of post-purchase expenses.
- Rearrange furniture to make rooms appear as large as possible.
- Make every surface shine, from ceiling fans to baseboards. Don't forget interior windows, mirrors and floors.
- Scrub every inch of the kitchen and bathrooms.
- Depersonalize each room, removing photo frames and posters or artwork.
- Buy new linens and pillows if necessary. Be certain they are a neutral color.
- Buy air neutralizer and spray it often.
- Let go emotionally of your home, and get ready for an offer! (Source: HGTV)

## Secure Your Future with an IRA

When it comes to saving for your retirement, more is better. So even if you are covered by a retirement plan at work, contributing to an Individual Retirement Account at White Eagle is a smart way to save for your future. And an IRA can be a tax-advantaged way to save. Funds you place in a Roth IRA are not deductible, but any interest you earn accumulates tax-free and there are no minimum withdrawal requirements. Your contribution to a traditional IRA may be tax deductible, depending on your adjusted gross income and any participation in an employer-sponsored plan. Check out Individual Retirement Accounts on our website at [WhiteEagleCU.com](http://WhiteEagleCU.com) for more information. You can also refer to Publication 590 from the IRS, available at [IRS.gov](http://IRS.gov), see your tax advisor for complete details, or contact one of our IRA specialists at each location to learn more.

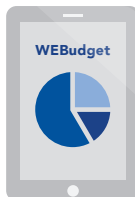
You have until April 18, 2017, to make a contribution for the 2016 tax year. However, the sooner you make your contribution, the better.



## New Year's Resolution: Better Budgeting

### WEBudget

White Eagle's WEBudget provides all the tools you need to take control of your finances. With easy-to-use tools and resources, you'll get a more in-depth view of your assets, liabilities, cash flow, goals and budgets, so you can make sound financial decisions, track your progress and better plan for the future.



With our FREE WEBudget tool, you can set spending targets; track bills and cash flow; set up alerts regarding your bills, spending and balances; add accounts; track your net worth; quickly access expenses and more. WEBudget is available through your Virtual Branch. Ask a member services rep if you need help getting started.

### WEPay

With our WEPay system, paying bills online is easy and convenient, thanks to features including:

- Quick-Add – Add payees simply by typing the name of the company. If a match is found, the vendor's information is added automatically. Then just enter your account number and pay.
- Multiple Account Access – Choose to pay bills from your checking/draft accounts.
- Recurring Payments – Eliminate the hassle of paying monthly bills by setting up recurring payments – a great option for payments that don't change from month to month.

- Payments At-A-Glance – Make payments and view pending payments, recent payments and bill reminders on one handy screen.
- POPmoney – Send money securely from your account to anyone with an email, mobile phone or debit card for a nominal fee.

To get started, simply log in to your account on your Virtual Branch, and you will see the WEPay tab, which will give you instant access to all of the exciting features that WEPay has to offer. Just follow all of the prompts to sign up. Our member service reps are also available to help walk you through the process.

### CardValet®

With CardValet from White Eagle, you can quickly and easily monitor and manage your debit card activity from your smartphone, giving you more security and spending control.

- Set controls based on transaction amount, merchant type or location for enhanced fraud protection.
- Turn your card on or off remotely, giving you complete control should your debit card be lost or stolen.

**CardValet**



To start using CardValet today, download the app to your mobile device. A tutorial is available at [WhiteEagleCU.com](http://WhiteEagleCU.com), or ask a member services rep at any White Eagle branch to help you.

## White Eagle Spreads Holiday Cheer

Employees and members at all three White Eagle branch locations got into the giving spirit during the holiday season, participating in a variety of activities to help those less fortunate.

Our Newton branch participated in Central Kansas Community Foundation's "Change for Charities" fundraiser, with members donating spare change.

WECU employees in our Augusta branch adopted a family to provide Christmas gifts in cooperation with the Augusta Caring Center.

Our El Dorado and Newton branches partnered with the Salvation Army to host "angel trees" for children between the ages of 0-17. Donated gifts were delivered to the branches and then distributed to the Salvation Army to deliver to their constituents. Also in support of the Salvation Army, the Augusta and El Dorado branches held food drives, helping families in need put food on the table during the holidays.



Members of the White Eagle Newton team are shown presenting the donation check to Change for Charities.



Pam from the Newton branch hangs "angel tree" wish lists.

## Savings Rates

Effective January 1, 2017

Type of Account	Rate	APY
Regular Share	0.20%	0.20%
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 Checking		
\$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>		

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## 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 0.20% on regular shares and 0.50% on IRAs. Dividends are paid on share account balances of \$100 or more. Dividends are paid based on earnings and are subject to Board approval. APY = Annual Percentage Yield.

## A New Ride for the New Year?

Will you be looking for a new set of wheels in the new year? Whether you're buying your first car or upgrading to a newer car, truck or SUV, we offer several advantages that will put you behind the wheel quickly, easily and affordably. Make the smart choice with a vehicle loan from White Eagle and enjoy:

- Rates as low as 2.74%\* APR\*\* with automatic payments for the lowest possible payment.
- Friendly, personal service you'll only find from your neighbors at White Eagle.

Learn more and start the loan process today at [WhiteEagleCU.com](http://WhiteEagleCU.com), or contact our loan department at (316) 440-0090 or via email at [Loans@WhiteEagleCU.com](mailto:Loans@WhiteEagleCU.com).

\*With automatic payments. Lowest possible APR for qualified borrowers based on credit background. \*\*APR: Annual Percentage Rate.



### WERide

To make shopping for that new vehicle easier, try White Eagle's WERide service, which allows you to search multiple dealerships simultaneously. It's a fast, stress-free way to find the best deal on the car you want. Learn more and begin searching for your next vehicle at [WhiteEagleCU.cudlautosmart.com](http://WhiteEagleCU.cudlautosmart.com).

## 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.