

2830 Ohio – P.O. Box 86
Augusta, KS 67010
(316) 775-7591

202 W. Central – P.O. Box 817
El Dorado, KS 67042
(316) 320-7649

300 W. Broadway
Newton, KS 67114
(316) 283-8517

E-mail: info@WhiteEagleCU.com
24-Hour Teller #
1 (800) 564-2520

We Can Be Your Holiday Helper

Holiday Loan Special

We all love holiday parties, trips to grandma's and finding the perfect gift for someone you love. But it's no secret, these treasured traditions can generate a few bills. With our Holiday Loan Special, you can borrow the cash you need to make your season bright, with up to a full year to repay. Use the money for anything you like. With a special holiday APR* of only 7.9%, a Holiday Loan from White Eagle is a smart and affordable way to manage holiday expenses so you can focus on enjoying the season. Apply online at WhiteEagleCU.com, or stop by one of our three convenient branches.

*APR – Annual Percentage Rate. Limited time offer.

Example: \$1,000 at 7.9% APR for 12 months = \$86.94 per month.

Skip-A-Payment is Back

Already have a loan at White Eagle? Give yourself a little extra cash this holiday season with our Skip-A-Payment program. If you're current on your payments, in good standing on all of your White Eagle accounts and have made at least one payment on your loan, you can choose to skip your November or December payment and resume your regular payments the following month.[#] Visit WhiteEagleCU.com for details and to download a Skip-A-Payment application.

[#]Available for all loans except 1st mortgages or fixed rate 2nd mortgages. Some restrictions apply. See application form for details and applicable fees.

Make Holiday Shopping More Secure with CardValet®

With CardValet®, you can monitor and manage your card activity quickly and easily from your smartphone, giving you more security during the holiday shopping season.

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

CardValet



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



Join the Club...Christmas Club

If the holidays sneak up on you, be prepared next year with a Christmas Club account from White Eagle. Save throughout the year, with deposits from November 1 to October 31, and be ready to shop early!

- Start your account with as little as \$5, and make deposits until Oct. 31, 2017.
- Earn interest on deposits up to \$3,000, paid annually at time of distribution.
- Funds will be automatically deposited into your Share Account on Nov. 1, 2017.

Stock Up on Stocking Stuffers

Stop by your nearest White Eagle branch for these great gifts that just about everyone will enjoy:

- Visa® Gift Cards from White Eagle offer flexibility and guaranteed acceptance anywhere Visa® is accepted. Minimum of \$10 per card and maximum of \$500 per card. \$4 fee for initial card purchase. Cards are non-reloadable.
- White Eagle offers \$7 VIP Warren Theatre tickets.



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upcoming CLOSINGS

Friday, Nov. 11 – Veterans Day

Thursday, Nov. 24 – Thanksgiving

Saturday, Dec. 24 (Closing at Noon) – Christmas Eve

Monday, Dec. 26 – Christmas Day Observance

Monday, Jan. 2, 2017 – New Year's Day Observance



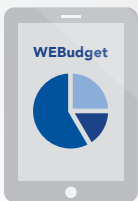
White Eagle News

Important Tax Reminder

Watch for your 2016 tax reporting information, which will be mailed with your December account statement.

Manage Holiday and Ongoing Finances with 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 a tab with your Virtual Branch. Ask a member services representative if you need help getting started.

International Credit Union Day 2016

On October 20, join White Eagle and more than 217 million credit union members worldwide (more than 100 million in the United States) in recognizing International Credit Union Day. This year's theme, "The Authentic Difference," reflects the nine principles that differentiate credit unions from other financial institutions. Watch for more information throughout the month, and be sure to drop by one of our three branch locations to celebrate with a sweet treat.



Happy Halloween – Bring Your Kids by for a Treat!

Augusta

We'll be downtown on State Street to hand out candy on Saturday, October 29, 2016 at the annual Red Brick Harvest Festival/Chili Cook-off and Trick or Treat Street.

El Dorado

Come into the lobby on Monday, October 31; we are participating in the Trick or Treat with Main Street event from 6-8 p.m. that evening as well.

Newton

Come into the lobby or through the drive thru on October 31 from 9 a.m. to 5 p.m.

Welcoming Teachers Back to School

At White Eagle, we are proud to support education and teachers in our communities.



On August 5, we served a welcome lunch to teachers new to USD 402 Augusta Public Schools.

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On August 12, we welcomed USD 373 teachers back to Newton High School with a special goody package.



At the El Dorado Chamber of Commerce's August 16 breakfast, White Eagle president Rick Blue welcomed teachers of Butler Community College and USD 490 El Dorado Public Schools.

Supporting Our Communities

White Eagle always tries to contribute to the health, success and vitality of our hometowns. We show this support by donating to, volunteering for and supporting nonprofit and community groups and efforts.

Shryrock Park Splash Pad

White Eagle contributed \$5,000 to the fundraising for a community "splash pad" water playground that recently opened in Augusta's Shryrock Park. Augusta Mayor Matt Childers, city council and city staff members accepted the check from White Eagle staff and board members on June 23 at the White Eagle office in Augusta.



Shryrock Park Splash Pad

Bright Futures School Supply Drive and Donation

For more than a decade, Bright Futures Augusta has helped students in need of school supplies. In August, we partnered with Bright Futures Augusta for the annual Back to School Supply Drive. White Eagle was a drop-off location for the community to help get supplies to students in need. Not only do we participate by being a drop-off location, but the branches also donate school supplies. This year, along with our members' donations, White Eagle donated \$100 worth of school supplies. Although this program is specific to the City of Augusta, White Eagle holds school supply drives at the El Dorado and Newton locations as well. Separately, White Eagle also made a \$2,500 donation to Bright Futures.



Bright Futures School Supply Drive and Donation

DQ Miracle Treat Day

On July 28, White Eagle employees participated in Miracle Treat Day with Dairy Queen (DQ®). For every Blizzard Treat sold on this day, DQ stores donate \$1 or more to local Children's Miracle Network hospitals, including Via Christi Hospitals in this area. Donations this year were expected to total more than \$5 million across the United States and Canada. These donations help provide support for more than 32 million patient visits each year to local Children's Miracle Network Hospitals.



DQ Miracle Treat Day

Meals for Numana

A team of 23 White Eagle employees and family gathered from all of our branches Tuesday, July 19 to package nearly 6,300 meals for Numana, Inc., an international hunger relief organization. These meals were served to homeless and low-income families in Wichita on August 6 at the Convoy of Hope event along with many other free services offered to those in need.



Meals for Numana

Butler County Emergency Response

White Eagle was pleased to support the Butler County Community Emergency Response Team (CERT) with a \$500 donation. CERT is a group of trained civilian volunteers who are involved in a wide variety of activities throughout the year. During emergencies and disasters, CERT may be called upon to help with evacuations, search and rescue, damage assessments, traffic control and more.



Butler County Emergency Response

Savings Rates

Effective October 1, 2016

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%	1.49%
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.

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.



Make Your Dream Home a Reality

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. We offer conventional, Fannie Mae HomeReady®, Veterans Affairs (VA), Federal Housing Administration (FHA) and U.S. Department of Agriculture Rural Development (RD) loans. Get the process started today.

Contact your local branch's loan department or email Mortgages@WhiteEagleCU.com. Visit the Home Loans page at WhiteEagleCU.com to check rates, calculate payments or apply online.



Car Loans as Low as 2.74% APR*

When you need a new set of wheels to keep your life in motion, White Eagle can help, whether it's a first purchase or just time for an upgrade. With outstanding rates, flexible terms and experienced loan officers to help meet all of your needs, White Eagle is a great option for your next vehicle purchase.

*APR – Annual Percentage Rate as low as 2.74% with auto payments on models 2006 or newer with approved credit. Rates subject to change without notice. Visit WhiteEagleCU.com for current rates.