



WHITE EAGLE CREDIT UNION

We are always here for you!

Quarterly News

20232-NEWS-0721 | July 2021

#27331

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

2218 Legion Dr – 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



President's Message

Hello Summer 2021!

It is good to finally be coming out from under Covid-19. I know we still have a ways to go, but it is nice to see people out and about. I would like to share some of the areas that White Eagle CU is getting back to normal and other areas we have changed for the better as a result of Covid.

Our lobbies are back open and we are back to conducting business at the counter. Members are able to come into the lobby to complete loans and open new accounts. We have also returned to having our monthly board meetings face to face in the conference room vs zoom now.

Since we are returning back to normal, we have discovered that more and more members have elected to complete loans and open new accounts securely online via "DocuSign". More members are also taking a photo of their checks and then sending it in for deposit. Providing our members with the latest in technology and products is what we always strive for. If you ever have questions regarding any of our products, please ask us. We are here for you.

We do have a couple loan incentives that we are offering this summer. 90 Days/No Payment on Auto and Recreational loans and our "Hello Summer" 5.9% Signature Loan. Ask to speak to a loan officer today regarding these specials.

We wish you a happy and safe summer. Remember, we are always here for You.



Rates as low as **5.9%** APR
Hello Summer
SIGNATURE LOAN
Example: \$1,500 loan at 5.90% for 12 months is \$129.04 per month.



No Payments for 90 Days with a purchase or refinance* when you finance now thru July 31st.

*Loans subject to approval. *Non-WECU loan for refinancing.

The "Hello Summer" Signature Loan from WECU is sure to make your days sunnier and your pockets fuller. This special loan comes with a low rate of *5.9% APR for twelve months.

Don't miss out on this limited time offer – Apply Today! Offer available May 01, 2021 to July 31, 2021.

* Subject to approval.

Example: \$1,500 loan at 5.90% for 12 months is \$129.04 per month.

UPCOMING HOLIDAY SCHEDULE
MON. JULY 05 INDEPENDENCE DAY (OBSERVED)
MON. SEPT 06 LABOR DAY
MON. OCT 11 COLUMBUS DAY

Refreshingly personal. Remarkably advanced.™

#6096

Savings Rates		
Effective June 01, 2021		
Type of Account	Rate	APY
Regular Share	0.10%	0.10%
IRAs	0.40%	0.40%
Compounded daily, paid quarterly		
Dividend Checking	0.05%	0.05%
Silver Eagle Checking	0.05%	0.05%
Golden Eagle – Money Market Checking		
\$2,500 – \$9,999	0.15%	0.15%
\$10,000 – \$24,999	0.20%	0.20%
\$25,000 plus	0.30%	0.30%
Compounded daily; Paid monthly		
Christmas Club	1.49%	1.50%
Compounded daily, paid annually		

Term Share Certificates		
Term	Rate	APY
6 Month	.35%	.35%
1 Year	.45%	.45%
2 Year	.55%	.55%
3 Year	.60%	.60%
4 Year	.65%	.65%
5 Year	.80%	.80%

Last quarter, we paid 0.10% on regular shares and 0.40% 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
 **Rates above are at time of printing. Rates are subject to change.

HOME LOANS

Do's and Don'ts
during the mortgage process.



The Do's:

- **Get Pre-Approved** - Getting pre-approved will give you a rough estimate of how much you can afford. This process will ensure that once you find your home, the closing process, will flow more smoothly.
- **Seasoned Assets** - Funds being used for your down payment/closing costs must be seasoned in your bank account for 60 days. Cash may be "King", but not when it comes to mortgage loans.
- **Job Stability** - Stability is a key factor in mortgage loans. Income must be easily verified.
- **Hire a professional** - Use a real estate professional when purchasing a new home. This will allow you to get the legal help you need when writing the purchase contract, ordering inspections and answering any questions you may have throughout the process.

The Don'ts:

- **Viewing homes** - Don't start looking for a home before you are pre-approved. Realtors require you to have a Pre-Approval Form and a Loan Estimate (loan cost break down) before viewing homes.
- **Job changes** - Do not change or quit your job in the middle of your loan transactions. If you think there may be a job change, speak with your mortgage loan officer about it before making the change.
- **Credit** - Do not open any new debts during the mortgage process. New debt would have to be verified and added to your debt ratio. Also, avoid any credit inquiries.
- **Don't get overwhelmed** - You are not expected to be a mortgage expert. Keep your line of communication open with your lender and realtor and they will guide you through the process.

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

WECU Member Perks

THE GREATEST ADVENTURES LIE AHEAD

SAVE UP TO 15% OFF TICKETS
SilverDollarCity.com/Save
Use Promo Code: 24399

Member Perks!

Being a member of White Eagle CU come with many special benefits. Check out these travel and savings discounts.

Silver Dollar City & Branson Fun

Use Promo Code **24399** and save 15%.

TicketsatWork.Com / Worlds of Fun

- Visit Ticketsatwork.com
- Click the "Become a Member" button. You will then be prompted to create an account with your email address and company code **WOFEAGLE**
- Shop and save on tickets and season passes from the convenience of your home. Purchase and print.

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Connect with us:



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