



Letter from the President

As the days grow longer and brighter, spring naturally invites optimism—a season of renewal, fresh starts, and growth. At White Eagle Credit Union, we see this time of year as an opportunity to help our members plant the seeds for a strong financial future.

Whether you're saving for a family trip, paying down debt, or planning home improvements, spring is a great time to review your goals and see how far you've come. Our team is here to support you with tools, resources, and personalized guidance designed to make your money work harder and your dreams easier to reach.

Remember, every small step—setting up automatic savings, reviewing your budget, exploring lower-rate loan options—can blossom into something bigger over time. Together, we can nurture lasting financial confidence and security.

Here's to a season of fresh beginnings, shared success, and brighter days ahead for all of us in the White Eagle Credit Union community.

Eric Brown
President/CEO



Annual Meeting and Voting Information

If you are attending the Annual Meeting, voting will take place during the event. If you did not RSVP to the Annual Meeting, you are still able to vote!

Beginning April 6th, you will receive an email with a special link to view candidate bios, review voting selections, and cast your vote online. Online voting will remain open until 5:00 PM on April 9th.

Members may also vote in person at any branch on April 9th, where refreshments will be available.

Please note:

- One vote per member
- RSVPs for the Annual Meeting are now closed

LOCATIONS

AUGUSTA

2830 Ohio – P.O. Box 86
Augusta, KS 67010
316.775.7591

EL DORADO

2218 Legion Dr
P.O. Box 817
El Dorado, KS 67042
316.320.7649

NEWTON

300 W. Broadway
Newton, KS 67114
316.283.8517

TEXT US!

316.775.7591

Upcoming Closings & Events

Closed:

Mon. May 25th Memorial Day
Fri. June 19th Juneteenth
Sat. July 4th Independence Day
Mon. Sept 7th Labor Day

Events:

Annual Meeting - April 9th @ The Point 6pm
Shred Day - April 18th @ Augusta Branch 9-12

Reminder - Mobile App & Online Services are available 24/7 for your convenience.

Savings RATES April 01, 2026		
Account	Rate	APY
REGULAR SHARES	0.50%	0.50%
IRAS	2.03%	2.05%
Compounded daily, paid quarterly		
DIVIDEND CHECKING	0.25%	0.25%
SILVER EAGLE CHECKING	0.25%	0.25%
GOLDEN EAGLE - Money Market Checking		
\$2,500 – \$9,999	0.50%	0.50%
\$10,000 – \$24,999	1.00%	1.00%
\$25,000 - \$49,999	1.50%	1.51%
\$50,000 - Plus	2.00%	2.02%
Compounded daily; Paid monthly		
CHRISTMAS CLUB	2.50%	2.50%
Compounded daily, paid annually		

Term Share Certificates		
Term	Rate	APY
6 Month	3.73%	3.80%
1 Year	3.73%	3.80%
2 Year	3.20%	3.25%
3 Year	3.20%	3.25%
4 Year	3.20%	3.25%
5 Year	3.20%	3.25%

*Term Share Rates also apply to our IRA Term Share Certificates.
*Last Quarter we paid 0.50% on regular share and 2.02% on IRAs
*Dividends are paid on earning and are subject to Board approval.



Dear Winter... It's Not You. It's Me.

Goodbye Winter Hello Spring Projects!

From **March 16 – April 30**, fixed-rate Home Equity Loans and HELOC are lowered by **0.50%**

Apply Today!

Goodbye Winter. Hello Spring Projects.

Spring is the perfect time to finally start the home upgrades you've been thinking about — from fresh paint and new flooring to patios and remodels.

From **March 16th through April 30th**, White Eagle CU is lowering rates by **0.50%** on both Fixed Rate Home Equity Loans and Home Equity Lines of Credit (HELOCs).

Get started today at White Eagle Credit Union.

Promotional rate reduction applies to new money only. Owner-occupied homes only. Credit approval required. Limited-time offer.



Unlock Your Home's Potential Smart Upgrades with Strong Returns

Thinking about tackling home projects this year? A Home Equity Loan or Line of Credit can help you invest in improvements that not only enhance your space, but also increase your home's value.

Highest Return Exterior Improvements:

- **Garage Door Replacement** – Potential return exceeding 300%
- **Front Door Replacement** – Boost curb appeal with returns up to 188%
- **Siding Replacement** – Durable upgrades with returns up to 114%
- **Deck or Patio Addition** – Expand outdoor living (45–80% return)
- **Window Replacement** – Improve efficiency and value
- **Landscaping & Lighting** – Create a strong first impression


Key Considerations:

- **Curb Appeal Matters** – Focus on your entryway first
- **Energy Efficiency Sells** – Buyers value modern, efficient upgrades
- **Choose Durable Materials** – Low maintenance = long-term value
- **Fit Your Neighborhood** – Stay aligned with surrounding homes

Make the most of your home and your investment.

BE IN...

Sign up for White Eagle CU's text messaging service to stay informed about special events, product updates and more!



Scan this QR code and hit send in your text messages.

The Know

Hello!

DO WE HAVE THE CORRECT CONTACT INFORMATION FOR YOU?

If not, please let us know.

ACCOUNT FEE SCHEDULE	
Accounts	
Paid Item Fee	\$ 30.00
Returned Item Fee	\$ 30.00
Stop Payment Fee	\$ 25.00
ACH Stop Payment Fee	\$ 25.00
Foreign Item Collection Fee	\$ 10.00
Closing Account Fee (within 6 months of opening)	\$ 25.00
Christmas Club Early Withdrawal Fee	\$ 10.00
Below Minimum Balance Requirements Fee (applies to Dividend Checking and Money Market)	\$ 5.00
Loans	
Loan Origination Fee	1.5% (\$25 min / \$100 max)
Skip Payment Fee (restrictions apply)	\$ 25.00
Returned Loan Payment Fee	\$ 25.00
Online Payments from other Financial Institution	
Loan Payment Fee	\$ 5.99
Returned Loan Payment Fee	\$ 25.00
Returned Deposited Item Fee	\$ 25.00
Cards	
Replacement ATM/Debit Card Fee	\$ 7.50
Foreign ATM Withdrawal Fee (5 free/mo)	\$ 1.50
Travel Money Card Fee	\$ 5.00
Reload of Travel Money Card Fee	\$ 3.00
Visa Gift Card Fee	\$ 4.00
Wire Transfers	
Domestic Outgoing Fee	\$ 20.00
International Outgoing Fee	\$ 40.00
Incoming Domestic/International Fee	\$ 10.00
Miscellaneous	
Copy of Check	\$ 2.00
Copy of Account Statement	\$ 2.00
Account Printout	\$ 2.00
Photocopy (per page)	\$ 1.00
Fax (per page)	\$ 1.00
Invalid Address/Returned Mail Fee	\$ 5.00
No Forwarding Address Fee	\$ 10.00
Cashiers Check	\$ 3.00
Temporary Checks	\$ 2.00
Account Reconciliation (1 hr min)	\$ 20.00
Account Research (1 hr min)	\$ 20.00
Tax Levy	\$ 25.00
Garnishment	\$ 15.00
Safe Deposit Boxes	
3 x 5 (El Dorado Only)	\$ 20.00
3 x 10	\$ 25.00
5 x 10	\$ 35.00
10 x 10	\$ 55.00
Drilling due to lost key	\$ 150.00
Key Replacement	\$ 25.00

• The information provided is as current as possible. The Credit Union reserves the right to add, change, or delete card services, and/or to add fees at anytime. Effective: 5/1/2026

A new chapter is underway in Andover!

On March 10th, we celebrated the groundbreaking of our new Andover branch at 159th & 21st. This new location reflects our continued commitment to serving members and investing in the communities we call home. We look forward to opening the branch in late Fall 2026.

AUTO LOANS
Rates as low as **4.95%*0% APR**

Refresh Your Ride!

Auto loans as low as **4.95%** make upgrading your vehicle easier than ever. Whether you're buying new or refinancing, we're here to help you find a payment that fits. **Apply Today!**

We've Got Something SWEET For You!

Our new CD rates are buzzing as high as **3.80% APY***.
Safe. Secure.
Guaranteed growth.
Stop letting your savings nap
let it buzz!



SHRED DAY

Saturday
April 18, 2026
9a - Noon
Augusta Branch

SHRED DAY → April 18th 9-Noon at Augusta branch

Bring your old documents and let the shred truck help you protect yourself from identity theft.