



President's Message

Growing and investing in you, our membership...

Sean Marchessault

As we approach the hot and humid “dog days” of summer, I am pleased to bring you more refreshing news about the present state and future outlook of your Credit Union.

Providing lending solutions to you, our members, is a primary reason for our existence. Over the last several years, we have achieved annual double-digit loan growth as thousands and thousands of brand-new AND long-time members and their family members have chosen us as their lender of choice. And because lending helps you pay for the very big purchases and the everyday things you need to buy, we upgrade our technology to better meet your needs.

One of the most recent changes at American Eagle is the rollout of our new lending platform for real estate loans, including first mortgages and our many home equity credit solutions. The primary benefits you will see are timely and frequent two-way information sharing about the status of your loan and the reduction in paperwork expected in the process. Also, our loan cycle time, or how fast you get your money, will be substantially reduced as formerly manual processes are now more automated. All in all, it's easier, faster, and the guesswork is removed.

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Another area of increasing interest to our membership is student loans. A lot has been written about the high cost of education, and while we can't tell schools and colleges what to charge, we may be able to help you and your family with student loan financing through our affiliate provider, **CU Student Choice**. One of the benefits of our student lending program is that you can apply once for access to a line of credit to apply to a student's expenses rather than coming back each year for additional funds.

Talking about how we can serve you better, we recently agreed to purchase and install an entirely new Member Sales & Service Center technology that will vastly improve how easy it is for you to get the information you need, whether you retrieve the information yourself or you need to speak with one of our representatives. While it will take from now to year-end to install all the systems needed and update and train everyone to better serve you, we expect you to see faster response times, more ways for you to reach out to us, and—overall—a smoother, more affirming experience.

I hope that you'll agree that these investments in you, our members, will make a difference in your lives by making it easier, less stressful, and more rewarding to do business with us. To turn a phrase, we are nothing without your support and input. Your engagement with our cooperative nature makes you special, and makes American Eagle special, too!

All the best to you and your families for an enjoyable summer season!



Caps off to you! Graduation Gift Program

We'll give you \$25 for graduating high school or college.

You've worked hard for that diploma, and we want to congratulate you with a \$25 cash gift. Let's skip the greeting card and get right to it. Just make sure you meet all three criteria to be eligible.

1. Graduate from high school or a 2- or 4-year undergraduate college/university.
2. Complete the [Graduation Gift Program](#) form and bring it to any American Eagle FCU branch with a copy of your diploma within six months of graduation.
3. Open an American Eagle FCU [Checking account](#) or have an existing American Eagle FCU checking account in good standing.



Celebrating 2018 High School Seniors

Credit Union Contributes Over \$3,000 to Project Graduation Programs

American Eagle Financial Credit Union congratulated the Class of 2018 of 13 Greater Hartford area high schools with a \$250 contribution to each school's Project Graduation Program along with water bottles for their senior class celebrations. The schools included Bloomfield, Cromwell, East Hampton, Manchester, and East Catholic, Plainville, RHAM, Southington, South Windsor, Tolland, Vernon/Rockville, and West Hartford (Conard and Hall). The Credit Union is a long-time supporter of Project Graduation and an advocate for financial education among young adults. Congratulations and best wishes to the Senior Class of 2018.



Putt Putt for Charity, Mini-golf Event, Saturday, August 11th

Miniature golfers of all ages and abilities are invited to participate in American Eagle Financial Credit Union's 9th annual Putt Putt for Charity on Saturday, August 11th, 10:00 a.m. to 3:00 p.m., at [Putter's Paradise/Berlin Batting Cages](#), 1801 Berlin Turnpike, Berlin, CT. This family-friendly event will benefit the American Eagle Financial Credit Union Fund at the Hartford Foundation for Public Giving.

Register for a Free Round of Mini-golf at americaneagle.org/minigolf

Register online by Friday, August 10, 2018, and one round of mini-golf will be free for each person in your group (underwritten by American Eagle FCU). Walk-in golfers who did not register online will pay a discounted rate: \$5 per person (ages 5 and older). Ages 4 and under play for free.

- One round of mini-golf
- Meet Earnest the Eagle
- Face Painting
- Door Prizes
- Food Truck



Monies from the Fund will be used to provide charitable grants to nonprofit organizations in the communities we serve. The American Eagle Financial Credit Union Fund is held and administered by the Hartford Foundation for Public Giving. [The Hartford Foundation for Public Giving](#) is the community foundation for Hartford and 28 surrounding communities.

Thanks to our early event sponsors:

- Alloya Corporate FCU
- Baldini and Lang, LLC
- Bottomline Technologies
- Connecticut Science Center
- CUNA Mutual Group
- FIS
- Genworth Mortgage Insurance
- Markley Group
- Mortgage Guaranty Corporation
- NES Group Bank Equipment
- Putter's Paradise/Berlin Batting Cages
- Strategic Resource Management
- Verafin



First-time Home Buyer Expo Attendance Tops 100

Over 100 prospective first-time home buyers attended our Expo on June 6 at Goodwin College. Guests had the opportunity to talk with industry professionals in real estate, law, mortgage lending, insurance, home inspection, home appraisal, credit union services, and financial planning. The panel of experts answered many questions about the home-buying process.



If you would like information about the Credit Union's [First-time Home Buyer Program](#) or wish to get pre-qualified, please contact one of our [Mortgage Loan Originators](#) at 860.568.2020, ext. 5112, e-mail mortgages@aeacu.com, or visit your nearest [AEFCU branch](#).



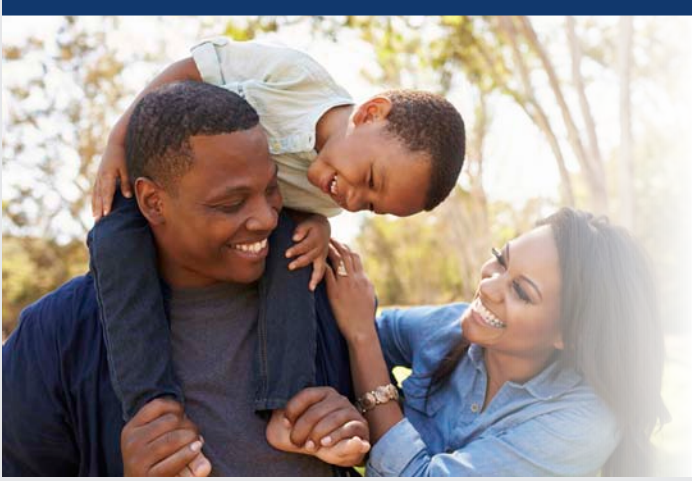
Best of Hartford Magazine 2018

American Eagle FCU was pleased to be a Best of Hartford Magazine 2018 Winner in the Professional Services/Credit Union category. Each year Hartford Magazine polls its readers and thousands of people voted for their favorite businesses in the Greater Hartford area.



Visa Balance Transfer Promotion

August 1 – October 31, 2018. DETAILS COMING SOON!



We put the smile back in banking.

Open a My Checking account with a direct deposit of at least \$250 and get \$100*.

Get a Checking account that works on your terms. My Checking is the answer, providing all the access you need 24/7 and the flexibility to manage money your way.

- Free Mobile Banking
- Free Online Banking and Bill Pay
- Maintain a \$1.00 balance
- No-fee transactions at 60,000 Allpoint and SUM ATMs throughout Connecticut and nationwide
- Free Visa® Debit Card
- No monthly service charges



From June 4, 2018, through July 28, 2018, open an American Eagle Financial Credit Union My Checking account with direct deposit of at least \$250 within 60 days after account opening and get \$100.* Restrictions apply. [Click here](#) for complete promotion details.



Upcoming Holiday Closings

The Credit Union will be closed on the following holidays:

- Wednesday, July 4, Independence Day
- Monday, September 3, Labor Day
- Monday, October 8, Columbus Day
- Monday, November 12, Veterans' Day
- Thursday, November 22, Thanksgiving Day
- Tuesday, December 25, Christmas Day

Access to your AEFCU accounts is available 24/7 with [online banking](#) and [mobile banking](#), and at thousands of Allpoint and SUM ATMs across the United States. Take the Credit Union with you wherever you go. We're never more than a call or click away.



Have fun on vacation, but be sure to plan ahead.

Vacation season is upon us! Be sure to make time to protect your finances, home, and family before you go away. Criminals are always looking for an easy target. Don't let that be you!

American Eagle Financial Credit Union (AEFCU) wants you to enjoy your vacation! Please follow the tips below to keep fraudsters and criminals at bay while you enjoy your travel experience:

Notify us of your travel plans. Do not let a transaction decline spoil your travel experience. AEFCU has many ways to assist you in enhancing your payment experience during your travels. Call one of our representatives at 800.842.0145 or visit one of our branches before your trip!

Set up SecurLock® for your AEFCU debit and credit cards. AEFCU offers a mobile app to help you manage the use of your debit and/or credit cards. You can set up transaction alerts or turn your card on and off! Visit americaneagle.org to learn more or start using **SecurLock®** in three easy steps:

1. Download the app from the Apple or Google Play store.
2. Enter your card and authentication information.
3. Setup your alert and control preferences.

Protect your accounts. Limit your exposure by only bringing the cards necessary for your trip and keeping them on you at all times. Do not write down your PIN or other account access information. If your card is lost or stolen or you have unauthorized transactions on your account, notify us immediately.

Save your social media updates for when you return. We all want to share vacation photos or updates with friends and family, but criminals are watching, too. Keep your home and family safe by waiting until you return to post your vacation photos to social media.

ScoreCard Rewards “ScoreBIG” Sweepstakes

One lucky cardholder could win one million bonus points! Visa® Platinum Rewards and Signature cardholders may participate in the nationwide **ScoreBIG Sweepstakes** sponsored by ScoreCard Rewards. Cardholders in good standing automatically receive one entry for each month of the promotion. Cardholders also get one entry for each qualifying transaction made from August 1 through October 31, 2018. Fifteen total prizes will be awarded with the grand prize winner receiving one million bonus points to be used for ScoreCard Rewards merchandise or travel. Visit scorecardrewards.com starting August 1, 2018, for official sweepstakes rules.

SCORECARD®



Have a 401(k) Plan with a Former Employer?

Here are some options for getting the most out of multiple retirement accounts

You may have had multiple jobs over your career and left behind retirement account balances of critical building blocks for your retirement. Here is a short guide to your options of what to do with a retirement account left with a former employer:

Roll it over to an IRA

- A rollover IRA allows you to continue any tax-deferred growth.
- A direct rollover IRA helps you avoid current taxes and early withdrawal penalties.
- You retain flexibility to select investments that fit your specific needs.
- A rollover IRA allows you to consolidate your retirement assets in one convenient place when you change jobs or decide to retire.

Leave it in your plan

- Leaving your account in your former plan lets you continue any tax-deferred growth.
- As long as you don't take money out before age 59½, you avoid federal income taxes and a 10% early withdrawal penalty.
- You always have the option to move your savings to another retirement plan later.
- You have continued access to your plan and its investment options, which may be perfectly suitable for your needs.
- You may be protected from creditors.
- You may benefit from lower fees than you would pay in other options.

Transfer it to your current qualified plan 401(k), 403(b)

- Transferring your account to your current plan lets you avoid current taxes, early withdrawal penalties, and continues any tax-deferred growth.
- Depending on your plan, you may be able to consolidate other retirement assets in one account.
- Your current plan lets you avoid current taxes, avoid early withdrawal penalties, and continue any tax-deferred growth.

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Have a 401(k) Plan with a Former Employer? *(continued from page 7)*

- You may be protected from creditors.
- You may benefit from lower fees than you would pay in other options.

You also have the option to take a withdrawal from your qualified plan account. Taking money now means you will have money right now, but it could come at a price of an early withdrawal penalty and taxes due.

Have more questions? Consult your benefits administrator or advisor for guidance on the option that's most appropriate for your individual circumstances.

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For more information, or to discuss your retirement plans, call Diane Brett, Financial Consultant, [American Eagle Financial Services](#) 800.842.0145, ext. 5381, or e-mail diane.brett@lpl.com



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Not NCUA Insured | No Credit Union Guarantee | May Lose Value

OFFICE LOCATIONS

Bloomfield
Cromwell
East Hartford
Enfield
Farmington
Glastonbury
Manchester

Newington
Plainville
South Windsor
Southington
Vernon
West Hartford

ABOUT US

Established in 1935, American Eagle Financial Credit Union is a full-service CT credit union offering Savings accounts, Checking accounts, credit cards, auto loans, mortgages, business accounts, and much more. Bank online, through our mobile app, or visit one of our convenient branches.

MEMBER SERVICES

Membership is open to everyone in Hartford, Middlesex, Tolland, and New Haven counties in Connecticut.

E-mail
info@americaneagle.org

Connect
Contact us

Federally insured by NCUA.

