

From the President...

“Nice to see people doing the right things...”

Recent events in Florida and Texas bring out the best in most people, as they demonstrate empathy and generosity, lending their support and leaning in with their shoulders to help others, even complete strangers. American Eagle contributed to the cause by donating some money to help other credit unions and their families and members through this very difficult time. And, should we go through similar circumstances here in New England, we can expect that other credit unions, through our trade associations, will help us get through the challenges. Not only is our credit union a cooperative of members, the entire credit union industry is a large collection of credit unions, supported by several trade groups local and distant. The motto “people helping people” has been the credit union industry’s motto for over 100 years.

CARING

This demonstrates one of our core values at American Eagle... caring. Through our donor-advised fund and through many, many other charitable and volunteer events, we try to live a life of caring...for you, and your family, through our financial services and solutions, delivered by our empathetic and energetic team.

TRUST

The second core value we at AEFUCU

try to demonstrate each and every day is trust. There are many ways we try to make this evident to the membership. When you interact with one of our team members, you should know that they value your trust, and you can trust them to protect your personal and financial information. While sometimes it may seem like we are asking a lot of questions to verify your identity, please remember that with so much electronic crime and fraud in the financial services industry, we are working to keep the criminals away from your money and helping you to avoid financial and identity losses. We are using the latest in technology security solutions to protect you and your Credit Union from harm. While nothing is foolproof, we work on this each and every day. We are grateful for the trust you place in us every day.

DEPENDABILITY

The last value we cherish is dependability. Our business and the complexities of providing secure and reliable products and services every day is more challenging all the time. We are making many upgrades to systems and technology regularly, and in doing so, there is a lot of change and adaptation that is required of our staff and you as members. We have your best interests in mind and you should count on us for good, solid, basic, everyday dependable service, whether it comes in the form of self-service at an ATM or online

banking or in working with one of our representatives. Significant improvements are coming in late 2017 and into early 2018 to include: a much easier to use website regardless of your access device; a robust member sales and service center with new technology and far better self-service options and greater ability to buy the services you need directly; and significant changes to our lending platforms so you can get the money you need to buy things faster and with better information from application to closing. We are striving to make our solutions easy to use, more intuitive, and clearly more dependable each and every day, around the clock. Our team of branch and contact center staff, along with our lenders out in the field are ready to serve you, now and long into the future.

I appreciate your taking the time to use our many member feedback opportunities so we can fix what is broken, offer what you need, and assure you that you are getting great value and low rates all the time.



Sean Marchessault

Same Day ACH Payments Effective September 15, 2017

As part of an effort to improve and modernize the U.S. payments system, you may have already noticed a change in the times during the day that we apply electronic Direct Deposits to your account. This change was made to help provide you with faster access to funds for same-day Direct Deposits to your account.

Beginning Friday, September 15, 2017, we will also change the times that we apply certain electronic debit payments to your account. These electronic debits are commonly known as Direct Payment, Direct Debit, ACH Debit, Electronic Check or e-Check, and similar terms. They are different from your debit card payments and ATM transactions.

The benefits of same-day electronic payments

Many merchants and billing companies may offer you the option to make a same-day electronic payment, such as to pay a bill or to transfer funds. If you agree, then your funds might be debited from your account as early as that same day. For example, if you have a bill due on the 25th of the month, the billing company might allow you to call or use its website on the morning of the

25th to make an on-time payment and have the funds debited from your account on the 25th.

What you should know about electronic payments

You should understand that when you authorize a merchant or biller to debit your account with their financial institution, the merchant or biller should include information or a statement about the timing of the payment. If the merchant or biller offers you the option to make a same-day payment, it might be referred to as a same-day payment, or they may simply notify you that they intend to collect the funds as quickly as possible.

If you have pre-authorized an electronic payment, such as a recurring mortgage or insurance payment, then most likely there will be no change to the time that these payments are posted to your account. AEFCU will receive and post these payments normally as designated by the transaction effective date.

You should always have sufficient funds in your account to cover every payment that you make, authorize, or initiate and you should frequently review your AEFCU account statements and transactions.



First-time Home-buyer Seminar, October 24th at Goodwin College

Take a giant step toward owning your first home. Attend a free, educational seminar hosted by American Eagle Financial Credit Union.

Tuesday, October 24, 2017

5:30 p.m. to 7:30 p.m.



**Goodwin College, Community Room
One Riverside Drive, East Hartford**

Hear from industry professionals in mortgage lending, real estate, law, and insurance. Attendees will learn about the home-buying process from pre-qualification to closing. See why it's important to build your home-buying team early to help avoid many costly and frustrating mistakes down the road. Dispel your fears and get your questions answered about home ownership.

The seminar is free and open to members and non-members. Seating is limited, so please register early. Light refreshments will be available.

Register at americaneagle.org/events.

Have questions that can't wait?

If you would like to speak with a Mortgage Loan Consultant before the seminar, call 860.568.2020, ext. 5239.

Reduce Fraud on Your Credit and Debit Cards With SecurLOCK™ Equip

American Eagle Financial Credit Union credit and debit cardholders can control access to their accounts around the clock with SecurLOCK Equip. Using the free mobile app, cardholders can decide how, when, and where their cards are used directly from their mobile device.

- **Instant Transaction Alerts**—Get instant, real-time transaction alerts.
- **Switch Card On/Off**—Lock or unlock a card in seconds.
- **Control by Location**—Limit card activity by location.
- **Control Preferences**—Limit card activity by merchant categories (grocery, retail, gas, travel, etc.), transaction types (ATM transactions, online transactions, recurring charges, etc.), and spending limits.

For more information, go to americaneagle.org/securlockequip





VISA BALANCE TRANSFER Promotion Ends October 31st

It's not too late to take advantage of this popular offer. Get 0% APR for 12 months on balance transfers made through October 31, 2017, from other higher-rate creditors to your AEFCU Visa account.

After 12 months, any remaining balance from these promotional

transactions will revert to your Standard APR. A balance transfer fee of 4% of the transaction amount will apply to your account (\$10 minimum up to \$120 maximum).

Balance transfers are also accepted online at americaneagle.org/balancetransfer, by phone at 844.431.0819 or 800.842.0145, and in person at any AEFCU branch. Some restrictions apply.

Credit Card Members



COMING SOON...

View Your FICO "Credit" Score for Free in Online Banking and Mobile Banking

Watch for details.



Equifax Data Breach — What Our Members Need to Know

Equifax recently experienced a data breach that has potentially affected 143 million Americans, exposing confidential personal data like Social Security numbers. As a consumer and a member of the Credit Union, we want you to be aware of this situation. The full statement from Equifax on the incident is available at www.equifaxsecurity2017.com.

Equifax is one of the credit bureaus that we report information to for credit reporting on a monthly basis. We do not have information about any AEFCU members who have been impacted; it is important for members to access Equifax resources directly to determine if they have been affected.

What is Equifax doing to help affected consumers?

Equifax is offering complimentary one-year credit file monitoring and identity theft protection for impacted consumers. The offering, called TrustedID Premier, includes

3-bureau credit monitoring of Equifax, Experian, and TransUnion credit reports; copies of Equifax credit reports; the ability to lock and unlock Equifax credit reports; identity theft insurance; and Internet scanning for Social Security numbers.

How do I know if I'm impacted by the breach?

Equifax has established a dedicated website: www.equifaxsecurity2017.com/potential-impact to help consumers determine if their information has been potentially impacted and to sign up for credit file monitoring and identity theft protection. Consumers with additional questions may visit the Equifax website or call 866.447.7559.



Personal Video Banking Open at East Hartford Main Office

Welcome to a new way of banking. Our Video Teller Machine (VTM) is the perfect place to do your banking without having to wait in line. You can speak to (and see) a live teller through video to perform many routine transactions:

- Deposit cash or checks
- Withdraw cash up to \$5,000
- Cash checks
- Transfer funds
- Make loan payments

Using the VTM is fast, friendly, safe, and secure.

Members can conduct business by two-way audio/video conversation with a Video Financial Representative stationed at our Member Contact Center in Glastonbury. Members can do all this without using a voucher from a private area in our 417 Main Street, East Hartford lobby.

The VTM features a 19-inch privacy touchscreen, phone handset, earphone audio jack, and security camera, and it's ADA-compliant. The VTM also works as a traditional self-service ATM, dispensing bills in 50-, 20-, and 5-dollar denominations.

We invite members coming to the East Hartford office to give it a try. Simply walk up to the VTM and tap the screen to get started. It's high-tech banking with a human touch!



Meet Our Video Financial Representatives

Members using the VTM will be served by Mimi (left), Jonathan (center), or Kerri (right), one of three Video Financial Representatives who will process your transactions quickly and efficiently. These dedicated employees have many years of member service experience with the Credit Union.

Drive Down Your Monthly Auto Loan Payment

Do you love your existing vehicle but aren't so crazy about your monthly loan payment? Keep the car but change the lender. Refinance your existing higher-rate auto loan from another lender over to American Eagle Financial Credit Union.

We have rates as low as 1.99% APR* for up to 63 months.

Or up to 2% off your current auto loan rate!**

For rates and terms, and to apply, go to americaneagle.org, visit any branch, or call 860.568.2020, ext. 5111.

*APR = Annual Percentage Rate. Rate based on credit score, model year, and term of loan. Fixed rates effective August 1, 2017, through October 31, 2017. Programs, rates, terms, and conditions are subject to change without notice. Subject to credit approval. AEFUCU membership required. Payment example: \$15,000 loan at 1.99% APR for 63 months is equal to a monthly payment of \$251.15. Minimum loan amount is \$2,000.00. Other terms and conditions may apply as governed by American Eagle Financial Credit Union Lending Policy.

**Offer available on auto loans refinanced from another lender to American Eagle Financial Credit Union. Offer not valid for vehicle loans currently financed by American Eagle Financial Credit Union. Offer excludes commercial vehicles, recreational vehicles, watercraft, and motorcycles. Proof of current rate from lender is required. Qualified borrower will receive the lower of our current published rate or 2% off existing auto loan rate from another lender (subject to minimum floor APR of 1.99%, including any/all discounts). The term of the loan at American Eagle Financial Credit Union must be congruent with the term remaining on your current loan. Offer cannot be combined with any other offer. Other rates and terms available.

American Eagle Soaring in the Community

This summer American Eagle Financial Credit Union continued our ongoing commitment to community outreach, employee volunteerism, and charitable giving. Here are some of the highlights of our recent community engagements.

Financial Literacy

Cromwell Branch Manager **Todd Corey** presented to students in a summer program at Wesleyan University in Middletown about the basics of saving, budgeting, lending, and credit.

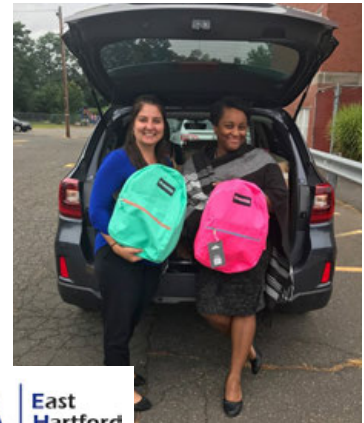
Middletown Branch Manager **Lynn Wagner** presented to a freshman civics class at Middlesex Community College in Middletown about the history of credit unions and their unique benefits from other banking institutions.



Vice President of Real Estate Lending **Patty Mason** presented a Financial Fitness Seminar at Goodwin College in East Hartford. Attendees learned about establishing or reestablishing credit along with tips on budgeting, borrowing, and saving for retirement.

Backpacks for Schools

American Eagle employees personally filled and donated 120 backpacks with school supplies to the Franklin Mayberry and Silver Land elementary schools in East Hartford. The Credit Union donated \$500 to purchase 180 backpacks for the East Hartford public schools' "Back-to-School Rally." Employees volunteered their time organizing and stuffing over 700 backpacks for the event.



Paper Shred and Electronics Recycle Day

We held our second successful paper shred and electronics recycle event of 2017 at our Main Office parking lot in East Hartford. Thanks to 12 employee volunteers and vendors Iron Mountain (shredding) and Take 2 (electronics), we processed 387 vehicles with 11,000 pounds of paper and 8,300 pounds of electronics equipment.



Mobile Wallets — A Simple and Secure Way to Pay

Enjoy the benefits of using your American Eagle Financial Credit Union Visa® credit and debit cards with Apple Pay, Android Pay, and Samsung Pay to make secure payments with your mobile device. For more information, go to americaneagle.org/mobilewallets



Credit Union Holiday Closings

All offices of American Eagle Financial Credit Union will be CLOSED in observance of the following holidays:

Columbus Day: Monday, October 9, 2017

Veterans' Day: Friday, November 10, 2017

Thanksgiving Day: Thursday, November 23, 2017

Christmas Day: Monday, December 25, 2017

New Year's Day: Monday, January 1, 2018

Remember, your accounts are accessible 24x7 from Online Banking at americaneagle.org and from our mobile banking app on your mobile device. And if you need cash, you have access to surcharge-free cash withdrawals at over 50,000 Allpoint ATMs across the country.



OFFICE LOCATIONS

Bloomfield

699 Cottage Grove Rd.

Cromwell

4 Hammerhead Pl.

East Hartford

417 Main St.

Enfield

201 Elm St.

Farmington

4 Farm Springs Rd.

Glastonbury

109 Sycamore St.

Manchester

304 Broad St.

Newington

3579A Berlin Tpke.

Plainville

378 New Britain Ave.

South Windsor

530 Buckland Rd.

Southington

888 Queen St.

Vernon

455 Hartford Tpke. (Route 30)

West Hartford

1245 New Britain Ave.

MEMBER ELIGIBILITY

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

MEMBER SERVICES

24-Hour Telephone Banking

860.568.3802 or 800.843.1151

24-Hour Online Banking

americaneagle.org

e-mail: info@americaneagle.org

Member Contact Center

860.568.2020 or 800.842.0145

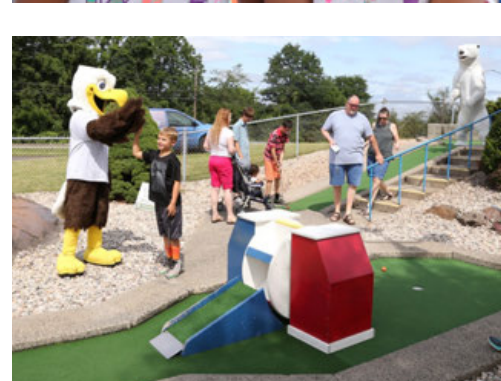
Credit Union News is an informational bulletin published by American Eagle Financial Credit Union. We welcome your questions and comments. Please send your correspondence to: Marketing, American Eagle FCU, 417 Main St., East Hartford, CT 06118 or e-mail us at info@americaneagle.org.

Federally insured by NCUA.



Mini-golf Fundraiser Raises \$18,450

About 200 players participated in our 8th Annual mini-golf fundraiser at Putter's Paradise in Berlin. Thanks to 12 employee volunteers and the generosity of 34 sponsors, we raised \$18,450 for the American Eagle Financial Credit Union Fund at the Hartford Foundation for Public Giving. Attendees enjoyed a free round of mini-golf, face painting, games, and lunch from The Whey Station food truck. Funds raised will be used to support donations and grants in three specific areas – youth education, basic human needs, and community development. The Credit Union has raised approximately \$160,000 over the eight years of the event.



Thanks to our 2017 Sponsors

Andrew Associates
Baldini Lang, LLC
Cardwell Consulting
Cathedral Corporation
Connecticut Computer Services
Controlled Air, Inc.
Crest Lincoln, Jaguar
CT Science Center
Cummings and Lanza, LLC
CUNA Mutual Group
CyberChrome, Inc.
Day Pitney, LLP
FIS
Forms for Business, Inc.
Hartford Yard Goats
Kenneth Barber & Associates, LLC
Makiaris Media
Manchester Honda
Markley Group
Next Courier
Orriant
Papa's Dodge
Pentra
Pratt & Whitney
Presidio
Putter's Paradise/Berlin Batting Cages
Red Thread
Schaller Auto World
Schneider Sales Management
Stewart Staffing Solutions
Strategic Information Resources
The Green Machine
The Pita Group
Victor Advertising Service