

February 2013

## Community Outreach Highlights 2012

American Eagle Federal Credit Union is committed to supporting and enhancing the communities it serves in Hartford, Middlesex, and Tolland counties located in Connecticut. Its charitable donations and employee volunteerism assist nonprofit Connecticut organizations in three specific areas: Education and Youth, Basic Human Needs, and Community Development.



College, Klingberg Family Center, Literacy Volunteers, Manchester Community College, Middlesex Community College, The Bridge Family Center, and the United Way.

Fourteen grants were awarded from the American Eagle Federal Credit Union Fund at the Hartford Foundation for Public Giving. Nonprofit organizations that received grants included Enfield Food Shelf, Families in Crisis, Inc., Foodshare, Hockanum Valley Community Council, Nutmeg Big

### Charitable Donation Highlights

Throughout 2012, a total of \$74,753 was awarded to 68 nonprofit organizations. This was achieved through a combination of sponsorships, grants, and direct donations.

Some of the organizations that received Credit Union sponsorships for community and civic outreach included ÄDELBROOK - The Children's Home, Asnuntuck Community College, Connecticut Credit Union League Charitable, Foundation, Boy Scouts of America, East Hartford High School, Goodwin



Brothers Big Sisters, Purple Hearts Homes, Operation Fuel, Our Piece of the Pie, Plainville Food Pantry, Salvation Army, Southington Bread of Life, The Connection Fund/Eddy Shelter, Town of East Hartford Special Programs, and the United Way.

A direct American Eagle FCU donation was awarded to East Hartford High School's Academy of Finance for college scholarships.



### Funds Raised

A total of \$25,144 was raised for the American Eagle Federal Credit Union Fund at the Hartford Foundation for Public Giving through dining, mini-golf, and in-branch fundraising events.

### Volunteer Highlights

During 2012, a total of 135 different employees volunteered a total of 1,540 hours at approximately 36 different events including ÄDELBROOK - The Children's Home, American Eagle's Shred/Recycling and Mini Golf events, Credit Union League of Connecticut's High School Financial Reality Fairs, Enfield Food Shelf, Foodshare, Girl Scout Yankee Trails, literacy classes, Junior Achievement, Klingberg Family Center, Literacy Volunteers, Salvation Army, CRIS radio, and the United Way Day of Caring.

## New Online Auto Center Features



### AutoSMART Tools

The American Eagle FCU online Auto Center is your one stop for everything you need to research, review, build, locate, apply, and buy a new or used vehicle. It has all the tools to guide you through the car-buying process from start-to-finish. Research automobile makes and models. Read articles and reviews. Build a new car with a few clicks. Search and locate vehicles from our expanding Preferred Dealer Network. Use the Smart Approval application to get pre-approved. Close the sale and drive away in your new car. Smartphone users can use the free AutoSMART mobile app. Take a test drive at [americaneagle.org/autosmart](http://americaneagle.org/autosmart).



### South Windsor Branch Coming Soon

Construction will begin on American Eagle's new South Windsor office at 512 Buckland Road. Members in Hartford County will soon have access to a full-service office including drive-thru transaction lanes and 24-hour ATM. Watch for details on the Grand Opening scheduled for later this year.

### Prepare Your Taxes the Right Way with TurboTax Online

American Eagle FCU is offering a 10% discount on TurboTax Online products. TurboTax guides you throughout your tax return step-by-step, double checks for accuracy, and files your federal and state returns electronically. The site is updated with all the new tax laws to help you maximize your tax savings. Have your tax refund directly deposited into your American Eagle FCU account and receive your refund in as few as eight days.



You can access TurboTax Online through our web site at [americaneagle.org](http://americaneagle.org). Go ahead and take TurboTax Online for a test drive. You only pay when you print or electronically file your tax return. The deadline for filing your 2012 tax return is Monday, April 15, 2013.



### Deposit Checks Fast! It's Simple, Secure, and FREE.

You can deposit checks into your AEFCU Checking account in seconds, without going to a branch and waiting in line! It's as simple as taking a picture of the front and back of your endorsed check and sending it through your iPhone or Android. It is also available for desktop scanners, too!

Download the app, create a user name and password, and you're ready to go! Once submitted, the funds will be deposited into your AEFCU Checking account. A confirmation email will be sent to the addresses provided. The check images you deposit will be available for viewing in Online Banking.

For more details, go to [americaneagle.org](http://americaneagle.org).

## International Travel with Your Credit and Debit Card

When using your American Eagle FCU Visa® credit card and Visa® debit card outside the United States, the fraud monitoring system in place for your protection may decline your card while trying to make purchases in many foreign countries.

**Before you depart** on your next vacation or business trip outside the United States, call our Member Contact Center at 800.842.0145, ext. 5101, at least one week in advance and provide us with your travel dates and destinations. By notifying us in advance, we can set up your cards to be accepted for transactions in most (but not all) foreign countries.



### Credit and Debit Card Blocked Countries

American Eagle FCU has blocked the use of our Visa® credit card and debit card in various foreign countries to protect you against fraud. Visit our web site, [americaneagle.org](http://americaneagle.org), for a current list of blocked countries.

### International Service Fee

You may use your Visa® card to make a cash advance at financial institutions in the country you are visiting. Visa® USA charges a 0.80% International Service Assessment on international transactions. If there is a currency conversion, the International Service Assessment is 1% of the transaction.

## Questions to Ask When Drafting an Estate Plan

*Continued from page 4*

- Have you gifted assets with a strong probability of future appreciation in order to maximize future estate tax savings?
- Have you considered charitable trusts that could provide you with both estate and income tax benefits?

### Part 4: Protecting Your Business

- Do you have a management succession plan?
- Do you have a buy/sell agreement for your family business interests?

Because of the possibility of human or mechanical error by Financial Communications or its sources, neither Financial Communications nor its sources guarantees the accuracy, adequacy, completeness, or availability of any information and is not responsible for any errors or omissions or for the results obtained from the use of such information. In no event shall Financial Communications be liable for any indirect, special, or consequential damages in connection with subscriber's or others' use of the content.

Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. American Eagle Federal Credit Union and American Eagle Financial Services are not registered broker/dealers and are not affiliated with LPL Financial.

<b>No Credit Union Guarantee</b>	
<b>Not NCUA Insured</b>	<b>May Lose Value</b>

American Eagle  
Federal Credit Union  
*Members are invited to attend our*  
**77th**  
**ANNUAL MEETING**  
Thursday, March 28, 2013  
7:00 p.m.  
Main Office Lobby  
417 Main Street  
East Hartford, CT

## Protecting You with Improved Online Banking Security

On February 6th, we will introduce a new security measure in Online Banking that will occasionally require you to verify your identity when conducting certain online banking transactions, such as those that move money or view or edit sensitive personal information.

You may choose from one of the three following ways to verify your identity and complete your transaction.

**Send me a text.** You can receive a confirmation code in a text message sent to your mobile phone. Enter that code into your computer or mobile device to complete your transaction.

**Call my phone.** You can receive an automated call to any of the phone numbers we have on file. Follow the prompts to enter the code shown on your computer screen or mobile device to complete your transaction.

**Ask me questions.** You will be asked a series of questions to which only you should know the answers. Once you have answered the questions correctly, your transaction will be completed.

You will not need to confirm your identity for every online transaction, but for the times when you do, we want to ensure that we have your current phone numbers on file. To verify and update your phone numbers, go to the Member Services tab in Online Banking and click on Change Address.

To learn more about how this new security feature works, go to [www.americaneagle.org/security](http://www.americaneagle.org/security).

## 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.

### **Plainville**

378 New Britain Ave.

### **South Windsor**

512 Buckland Rd. (Coming soon)

### **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, and Tolland counties in Connecticut.**

## MEMBER SERVICES

### **24-Hour Telephone Banking**

860.568.3802 or 800.843.1151

### **24-Hour Online Banking**

[americaneagle.org](http://americaneagle.org)

**e-mail:** [info@americaneagle.org](mailto:info@americaneagle.org)

### **Member Contact Center**

860.568.2020 or 800.842.0145, ext. 5101

*Credit Union News* is an informational bulletin published by American Eagle Federal 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](mailto:info@americaneagle.org).

 Federally insured by NCUA.  
Equal Opportunity Lender.



## Questions to Ask When Drafting an Estate Plan

Because you've worked hard to create a secure and comfortable lifestyle for your family, you'll want to ensure that you have a sound financial plan that includes trust and estate planning. With some forethought, you may be able to minimize gift and estate taxes and preserve more of your assets for those you care about.

A qualified financial professional and tax professional can help ensure you are minimizing taxes and maximizing gains for your heirs. You can bring this four-part checklist to your initial meeting to discuss how to make your plan comprehensive and up-to-date.



### Part 1: Communicating Your Wishes

- Do you have a will?
- Are you comfortable with the executor(s) and trustee(s) you have selected?
- Have you executed a living will or health care proxy?
- Have you considered a living trust to avoid probate?
- If you have a living trust, have you titled your assets in the name of the trust?

### Part 2: Protecting Your Family

- Does your will name a guardian for your children if both you and your spouse become deceased?
- If you want to limit your spouse's flexibility regarding the inheritance, have you created a Q-TIP trust?
- Are you sure you have the right amount and type of life insurance for survivor income, loan repayment, capital needs, and all estate settlement expenses?
- Have you considered an irrevocable life insurance trust to exclude the insurance proceeds from being taxed as part of your estate?
- Have you considered creating trusts for family gift giving?

### Part 3: Reducing Your Taxes

- If you are married, are you taking full advantage of the marital deduction?
- Are you making gifts to family members that take advantage of the \$13,000 annual gift tax exclusion?

*Continued on page 3*

**For additional information, or to discuss your retirement plans, call one of our financial consultants.**

Jere Jordan, Financial Consultant: 800.842.0145, ext. 5436 • [jere.jordan@lpl.com](mailto:jere.jordan@lpl.com)

Diane Brett, Financial Consultant: 800.842.0145, ext. 5381 • [diane.brett@lpl.com](mailto:diane.brett@lpl.com)

Greg Rufa, Financial Consultant: 800.842.0145, ext. 5370 • [greg.rufa@lpl.com](mailto:greg.rufa@lpl.com)



Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. American Eagle Federal Credit Union and American Eagle Financial Services are not registered broker/dealers and are not affiliated with LPL Financial.

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