

# Fourth Quarter 2009



## Celebrating 80 Years of Service

We would like to thank all of you for keeping Eagle Credit Union thriving for the last 80 years! Eagle Credit Union was originally organized by our first member owners in 1929 as Stockton Postal Credit Union. 80 years later, a lot has changed, including our name, but our mission to provide high quality, low cost financial services to our members has never changed. We are committed to providing the same friendly service and commitment that has made this credit union a success.

### Message from the CEO

I am excited to be working and serving an organization that has survived the last 80 years. You can expect that all my decisions will be made to protect and secure your credit union. I look forward to contributing to the success of our credit union in the years to come. Happy Holidays and Best Wishes for the New Year!

*Meliena Rueda*

### Our Mailing Address Has Changed!!!

Please mail any correspondence to the corporate office address listed below:

1401 Lakeshore Drive, Lodi CA 95242

Corporate office number: 209-340-2100

Stockton office number: 209-444-2400

Toll Free: 800-924-3133

### Annual Meeting!!!

Please join us for our annual meeting.

When: February 20<sup>th</sup>, 2010

Where: 2000 Amblers Lane, Stockton CA 95201

Time: 5:00 p.m.

Cost: \$ 10 per person (non-refundable)

Please RSVP by February 10<sup>th</sup> by stopping in at our Lodi or Stockton offices. You can also RSVP by phone or mail the reservation form below to make your reservation!

### Volunteer Elections Will Be Held At the Annual Meeting on February 20!

Candidates for the Board of Directors:

Rod Rodinsky - Scott Fiene - Joe Graham

Candidates for the Supervisory Committee:

Beverly Leymaster - Barbara Perry.

## Schedule of Fees

Effective February 8, 2010

### General Services

New Membership Fee.....	\$ 5.00
Cashier's Checks (No fee if payable to members) .....	\$ 3.00
Check Cashing (members w/shares only).....	\$ 5.00
Copy of Cleared Check.....	\$ 2.00
Copy of Item Deposited.....	\$ 2.00
Early Closure Fee (w/in 90 days of opening).....	\$ 15.00
Reopen fee (within 6 months of closing).....	\$ 10.00
Minimum Balance Fee (Shares below \$100.00 balance).....	\$ 2.00
Copy of Statement/History printout per month.....	\$ 2.00
Stop Payment - Cashier's Check.....	\$ 15.00
Replacement debit card.....	\$ 10.00
Replacement PIN.....	\$ 5.00
Research/Reconciliation.....	\$ 20.00
Returned Check Items.....	\$ 20.00
Money Orders.....	\$ 2.00
Dormant Account Fee (inactive for 1 year).....	\$ 5.00
Escheatment Fee.....	\$ 2.00
Missing/Incorrect Address.....	\$ 5.00
Coin Star Fee (in Lodi Branch only).....	3%
Legal Order Response (levies, garnishment, etc).....	\$ 5.00
ATM Deposit (empty envelope).....	\$ 10.00
ATM Deposit Error.....	\$ 1.00
Domestic Wire.....	\$ 20.00
International Wire.....	\$ 35.00

### Loans

Skip payment fee.....	\$ 25.00
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### Share Draft Accounts

Temporary Checks per sheet (1 <sup>st</sup> 4 are free).....	\$ 1.00
Checks.....	Catalog Price
NSF Item.....	\$ 25.00
Paid Overdraft/Neg. Balance.....	\$ 25.00
Returned Stop Payment.....	\$ 10.00
Check Stop Payment.....	\$ 15.00

### ACH Services

NSF Item/Paid Overdraft.....	\$ 22.00
Stop Payment.....	\$ 10.00

### Money Market Shares

Excessive Withdrawal Fee.....	\$ 5.00
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### Visa Credit Cards

Replacement Card.....	\$ 10.00
Late Fee.....	\$ 10.00
Over Limit Fee.....	\$ 10.00
Returned Payment.....	\$ 20.00
Sales Draft Copy.....	\$ 2.00

This schedule of fees and charges is incorporated by reference as part of your account agreement with Eagle Credit Union. Fees subject to change as explained in your account agreement.

### Annual Dinner/Meeting Reservation Form 5 p.m., Saturday, February 20, 2010

Number of Dinners  
at \$ 10 each

Attendee's Names \_\_\_\_\_

Account # \_\_\_\_\_

Payment Method: Debit Saving  Debit Checking  Personal Check Attached

Detach form and mail to the: *Eagle Credit Union, 1401 Lakeshore Drive, Lodi, CA 95242*