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## EMV Chip Cards Coming to White Eagle This Quarter

Many of you may be familiar with the terms EMV or chip card since this topic has become buzz worthy in the financial world lately. For those of you who may not know, let us help you out with a brief overview of the technology and how it will be changing your White Eagle credit and debit cards in the near future. EMV, or Europay MasterCard and Visa, is a standard for credit and debit payment cards based on chip technology. There are several reasons the United States is migrating to chip-based cards, including improving security and enabling a better experience for international travelers.

### When will EMV cards be available?

White Eagle Credit Union will have EMV cards available during the 2016 third quarter. You can follow us on social media to watch for an announcement or check back at your local White Eagle branch.

### What do I need to do?

You do not need to do anything. You will be issued a new EMV card, at no cost, when your current card expires.

### What if I want to replace my cards before they expire?

You are welcome to purchase an EMV card for \$7.50 each to replace your current debit or credit cards before the expiration. If you choose to keep your card until it expires, that works too.

### How will online shopping change with a chip card?

Online shopping is the same as it has always been. Enter your card information, and have fun shopping!

### How will EMV Cards benefit me?

EMV cards offer benefits to you as members and to the credit union. There is reduced fraud from counterfeit, lost or stolen cards, and there will be better experiences for our credit card holders during international travels because more merchants prefer EMV cards to the magnetic strip. These EMV cards are also paving the way for mobile payments and other applications.

### How will I use this card differently when checking out?

Many companies are going to chip-enabled readers where you will put your card in a slot at the bottom of the reader with the chip end facing up. It will take time to process the transaction so make sure to follow the steps on the screen before removing the card. The terminal may ask you for a signature or pin after it processes your transaction. This will replace swiping your card.

### What if I have a chip card and the store does not have chip technology?

You can still swipe your chip card, and it will process using the magnetic stripe on the back, just like before.



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## upcoming CLOSINGS

Monday, Sept. 5 - Labor Day  
Monday, Oct. 10 - Columbus Day



# Must-Haves for Summer Vacation

As a member of White Eagle, you have several services that can benefit you and your family as you start planning summer vacations or "stay-cations" if you are staying in the area.

### Member discounts include:

- Silver Dollar City® - Have fun with discounted tickets to the Branson, MO attraction. You may purchase discounted tickets online with the Promo Code 24399. Adults are \$51.85 and children ages 4-11 are \$42.50.



- Warren Theatre® - Purchase movie tickets for \$7 each at any White Eagle branch.



- World's of Fun® & Ocean's of Fun® - Save up to \$14.49 on an any day ticket for these Kansas City, MO parks. Admission is \$42.50.



- Schlitterbahn® - Save 15% or more on admission at the Kansas City, KS location. Admission for ages 3-11 and 55 & older is \$32 and for ages 12-54 is \$38.



### Traveling:

- » With your White Eagle debit card, you have access to 28,000 surcharge-free ATMs. White Eagle is a part of the CO-OP Network with ATMs located in 50 states and 10 countries. There are several ways to find a participating ATM. To find the closest ATM, you can text a zip code to 692667 (my coop), visit [www.co-opnetwork.org](http://www.co-opnetwork.org) or call 888-SITE-COOP.



- » Visa® Travel Money Cards are the perfect way to spend while you're traveling. Our Visa® Travel Money Cards are reloadable for your convenience.
  - Minimum of \$100 per load, with a maximum of \$5,000 per card
  - Unlimited reloads with a \$2 fee
  - Initial card purchase requires \$5 fee
- » Visa® Gift Cards are quite possibly the perfect gift. Our Visa® Gift Cards offer flexibility and guaranteed acceptance anywhere Visa® is accepted.
  - Minimum of \$10 per load, with a maximum of \$500 per card
  - Initial card purchase \$4 fee; Non-reloadable



## Go Green With Your White Eagle Visa® Credit Card

Coming soon, you will have the option to go paperless with your Visa® credit card statement. Watch your monthly statement for details on how to sign up on [ezcardinfo.com](http://ezcardinfo.com). Don't have a White Eagle Visa®? Stop into your local branch to get approved today.

## Back-to-School Supply Drive Starting in August

Every year White Eagle participates in a Back-to-School Supply Drive with Bright Futures Augusta. The supplies go to students in need. Not only do we participate by being a drop-off location, the branches also donate school supplies to local schools. Although this program is specific to the City of Augusta, White Eagle holds school supply drives at its El Dorado and Newton locations as well. Be on the look out for the upcoming supply drive. There will be bins in all of our lobbies starting in August.



# Supporting Our Communities

We proudly have branches in Augusta, El Dorado and Newton. Our members, staff and their families work, live and play in these communities, so we always try to contribute to the health, success and vitality of our hometowns. One way we do this is by donating to nonprofit organizations and community groups. We recently presented the following donations to these very worthy causes:

## Excel Industries – \$5,000

To help in the recovery of victims after the shooting in Hesston, White Eagle is donating to Excel Industries, which is a leading manufacturer of turf care products. Located in Hesston, Excel Industries produces Hustler Turf Equipment and BigDog Mower Company product lines.



Excel Industries  
Newton Branch

## Offender Victim Ministries – \$5,000

The mission of Offender Victim Ministries is to develop and administer programs that address the needs of offenders and victims for restoration, rehabilitation, friendship, restitution, and reconciliation.



Offender Victim Ministries  
Newton Branch

## Big Brothers, Big Sisters Serving Butler County – \$2,500

The Kansas Big Brothers Big Sisters website says 83% of former Littles surveyed agree that their Big instilled values and principles that have guided them through life.



Big Brothers Big Sisters  
El Dorado Branch

## Pregnancy and Family Resource Centers – \$2,500

The facilities in Augusta and El Dorado serve as a place to offer emotional, physical and spiritual support to those facing a crisis pregnancy.

## Numana, Inc. – \$5,000

Based in El Dorado, Numana, Inc. is an international hunger relief organization. Their first food-packaging event was held in 2009. Since then, they have packaged more than 34 million meals across the United States, with the help of more than 189,000 volunteers. Our team will be participating in a packing event in July!



Numana  
El Dorado Branch

## 2016 Scholarship Winners

White Eagle presented \$500 in scholarships to each of the winners listed below.

### Congratulations to our 2016 Winners!

- |   |  |
|---|--|
| Abigail Tyson – Remington High School     | Klair Gibson – Douglass High School    |
| Aydan Patterson – Augusta High School     | Michaela Korte – Bluesteam High School |
| Brendon Horyna – Circle High School       | Olivia Peiffer – El Dorado High School |
| Erik Eisenbarth – Flint Hills High School | Paige Berg – Newton High School        |
| Hanna Watson – Andover High School        | Sarah Veasart – Douglass High School   |
| Kasey Robinson – Rose Hill High School    |  |

Do you want to win a scholarship? White Eagle makes it easy to apply with opportunities to win throughout the first and second quarters every year. Graduating seniors from public schools within Butler County or Newton should see their counselor in February 2017 for applications. Current college students may apply for our Quest Scholarship beginning May 1 through June 30, 2017. Applications will be available online or by visiting your local branch. Follow us on Facebook to see announcements about upcoming scholarship opportunities and more. 7395

Savings Rates		
Effective January 8, 2016		
Type of Account	Rate	APY
Regular Share	0.20%	0.20%
IRAs	0.50%	0.50%
<i>Compounded daily, paid quarterly</i>		
Dividend Checking	0.10%	0.10%
Silver Eagle Checking	0.10%	0.10%
Golden Eagle – Money Market Checking		
\$2,500 – \$9,999	0.15%	0.15%
\$10,000 – \$24,999	0.20%	0.20%
\$25,000 plus	0.25%	0.25%
<i>Paid monthly</i>		
Christmas Club	1.49%	1.50%
<i>Compounded daily, paid annually</i>		

Term Share Certificates		
Term	Rate	APY
6 Month	0.45%	0.45%
1 Year	0.70%	0.70%
2 Year	1.10%	1.10%
3 Year	1.49%	1.49%
4 Year	1.64%	1.65%
5 Year	2.13%	2.15%

Last quarter, we paid 0.20% on regular shares and 0.50% on IRAs. Dividends are paid on share account balances of \$100 or more. Dividends are paid based on earnings and are subject to Board approval. APY = Annual Percentage Yield.

## White Eagle Promos, Products and News

### Finance Your Dreams With Our New 15-Year Home Equity Line of Credit (HELOC)

Stop dreaming and make that home improvement project, new car or ultimate vacation a reality with our new 15-year HELOC, now available in addition to our 10-year HELOC. Beginning July 1, when you close on a 10- or 15-year HELOC loan, you will receive a \$50 Visa® gift card\*. So call or stop by your local White Eagle branch today to apply. \*Limited time offer. Certain restrictions apply. Current White Eagle Credit Union loans not applicable for this promotion.

### Have You Downloaded Our White Eagle Mobile App?

With our mobile app, you'll have access to your accounts and all of our online services via smartphone or tablet at the touch of a button. Check your account balance, transfer funds, pay bills and more – from anywhere you are, nationwide. Content is designed to optimize use on a smartphone or tablet, making any transaction fast and simple. And getting started is as simple as visiting your app store.



### New Members Join Board, Committees

In elections held in April, three board members were selected to serve three-year terms. These board representatives are Robert Pippin, Ron Reavis, and Tammy Wilson.

Also, Diana Burress, Jane Heise and Pat Terick were selected for the Supervisory Committee, and Tim Follis and Melinda Scharff were selected for Credit Committee.

58240

### Bonus Stashed CASH

Look closely. There are three (3) hidden numbers "stashed" in this issue. If you find your account number, call a branch office and we will deposit \$10 into your savings account.

