


 The logo features a stylized red owl head on the left, followed by the word "my" in a large, bold, black sans-serif font, and "EECU" in a large, bold, blue sans-serif font.

MEMBER PROFILE

Member Spotlight:

Dr. James Brescia

County Superintendent of Schools, San Luis Obispo

Entering the education field was never the plan for San Luis Obispo (SLO) County Superintendent of Schools Dr. James Brescia.

As a senior in college, he was focused on earning a degree in the field of therapy and was already enrolled in grad school to secure his doctorate.

Although he was on the cusp of completing his degree, he felt disconnected and realized his career path may not fulfill his true passion.

“My senior year I decided I wasn’t going to be a therapist. I was already enrolled in grad school, and I said, ‘I don’t want to do this, this is depressing.’ It was not my calling,” James says.

(Cont. inside—Dr. James Brescia)



Enhance Your Financial Wellness

EECU partners with BALANCE, a trusted source for financial education services, to provide you with expertly-crafted articles, podcasts, videos and more to help you achieve financial wellness. From monthly free webinars to instant online tools, we have it all when it comes to financial education.

Are you financially healthy? Take the BALANCE financial health score quiz and see how you’re spending, saving, borrowing and planning and where there may be opportunities for improvement.

Visit the Money 101 page at myEECU.org and take advantage of this valuable resource to help you achieve financial well-being.

Bulletin Board



Daylight Saving Time Ends

Don't forget to set your clocks back one hour before bedtime on Saturday, November 2. Daylight Saving Time ends Sunday, November 3.



Holiday Hours

In observance of the following holidays, we will be closed:

Veterans Day Holiday

Monday, November 11

Thanksgiving Holiday

*Thursday, November 28, and
Friday, November 29*

Normal Member Service Center hours will resume on Saturday, November 30.

Christmas Holiday

Christmas Eve – Tuesday, December 24

Christmas – Wednesday, December 25

Normal business hours will resume on Thursday, December 26



Upcoming Dates

October 1: October is National Breast Cancer Awareness Month

October 9: EECU Grant Application Available (see related article)

October 20-26: National Retirement Security Week

October 17: International Credit Union Day

December 6: EECU Grant Applications due (see related article)

EECU Student Grant Program Grant Program Opens October 9

EECU's Student Grant Program provides financial support to students who are pursuing higher education. Each year we award up to \$100,000 in grants to help members pay for school-related expenses, such as tuition and books.

The program is open to EECU members pursuing post-high school education at a community college, university/college, vocational/technical school, or advanced professional training in the United States and the District of Columbia.

Members who submit a completed application and who meet the grant eligibility requirements will have an opportunity to be considered for a \$2,000 grant.

Visit myEECU.org for grant eligibility and application information.



Grant Reading Committee

We need your help to review the grant applications and select the 50 recipients. We're seeking credit union members to serve on the reading committee who are qualified to represent public, technical and community schools/colleges. Volunteers will serve on the committee during February and March 2025.

Volunteer interest forms are available at any EECU branch and on our website. Completed forms must be returned by November 15, 2024.

ATM Safety Tips

Your safety is a top priority. Here are some important tips to follow when visiting any EECU ATM:



- Have your card ready before approaching the ATM. Memorize your PIN; never write it on the back of the card.
- Be extra cautious at night. Bring a friend whenever possible and always choose well-lit ATMs.
- Scan your surrounding area for suspicious activity. If for any reason you aren't comfortable, report unusual activity as soon as possible and use another ATM.
- Notify police immediately of any criminal activity you observe at ATMs.
- Inspect the ATM card reader slot and the keypad to ensure both are securely in place. Look over the entire ATM for parts that don't match in styling, color or material. If you suspect the ATM may have been tampered with, notify the credit union as soon as possible and use another ATM.
- Conceal the number pad with your body when entering your PIN so others cannot see your code.
- Take your ATM card and transaction receipt or select no receipt, email receipt or text receipt.
- Never count cash at the machine or in public. Wait until you are in another secure place.
- Do not lower your window if someone approaches you while in your vehicle. Keep doors locked and windows rolled up.
- If you are followed after leaving an ATM, go to a heavily populated, well-lit area and call the police.
- If you are involved in a confrontation with an assailant who demands your money, COMPLY.
- Do not provide information about your account or PIN to strangers, not even the credit union.
- If you lose your card, your PIN is compromised, or you discover suspicious transactions on your account, notify the credit union immediately.

Credit Life and Disability Annual Notice

The following provides valuable information and will serve as an important annual notice regarding the terms of your credit insurance coverage on your revolving loan account. Your coverage is subject to a pre-existing condition exclusion; as a result, California law requires that we annually provide you with the following notice.

Your insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the past six months before the advance or charge.

Please accept the above notification as a reminder of an important condition of your credit insurance plan. If you have any questions we suggest that you refer to your insurance certificate provided to you at the time of your loan, or call us at 1-800-538-3328.

Dr. James Brescia (Cont. from Cover)

Throughout his education, James tutored fellow students in Spanish, French and math, and these interactions, along with a phone call to an old teacher from his catholic school, helped bring his true passion into focus.

“He said, ‘Why did you volunteer in the math lab, why are you tutoring people in college?’ He would keep asking those questions and I said ‘I enjoy it, and I think it makes a difference.’ He goes ‘Well you might have your answers to what you want to do now.’ It was my epiphany.”

This “epiphany” as James called it has led to a successful 40-year career in the education field where he has worked to uplift students and the community.

Motivated by the encouraging words from his former teacher, James earned his undergraduate degree and teaching credentials from the University of California, San Diego. He earned master’s degrees from California State University, Dominguez Hills and Cal Poly, San Luis Obispo. He then earned a doctorate in educational leadership from University of California Santa Barbara/Cal Poly, San Luis Obispo.

James has held a number of positions in education throughout his career and served as the superintendent for the Cayucos Elementary School District from 2011-2014 before entering his current position.

As superintendent for the SLO County Office of Education, he oversees every aspect of the district, managing over 75 public schools and more than 34,000 students.

James says that it is very satisfying to watch former students and colleagues

accept positions of service to others, especially leadership positions that make a difference.

“One of the most rewarding parts is to see these young people that you were privileged with working with become successful adults,” James says. “Many have become teachers and administrators themselves. We are passing the torch to the next generation and that is really gratifying to see.”

One of James’ proudest works is the district’s investment in former and current employees through the “Grow Your Own” program, which encourages employees to continue their education and remain in the district.

His team implemented a mentor program that pairs veteran employees with new or aspiring employees in a non-evaluative support capacity.

“We invest in the local community to train people to serve in the field. Whether as a bus driver, maintenance person, instructional assistant teacher or administrator, we are really trying to invest in local people. We are paying for their education, and we have been putting half a million dollars a year for the last three years into matched dollars along with all the school districts to fund anyone who is pursuing education in this area that works for us and lives here,” he says.

“Even if it is a substitute employee or a partner, it doesn’t matter if you lived here and were subbing for us, and you wanted to be an employee we would help pay for your training. The hope is that those people will stay with us if we invest in them. That is something that I have been very proud of.”

As James begins his 11th year as SLO County superintendent of schools, he credits a strong campus team for implementing strategies that serve all students.

“It isn’t just about preparing students just for a university or college, but it is about preparing them to move forward as successful members of society,” James says.

“I would like to see us continue to grow and it would be nice in a student’s senior year, that we are not just asking them what university they are going to, but also ask them what you are going to do next with your life.”

Away from his daily work tasks, James is involved with and supports numerous organizations that help promote Paso Robles, where he lives with his family, and that allow him to continue to impact others.

He is involved in Rotary, St. Rose Church, Pioneer Players, Wine Country Theatre, Youth Arts, Studios on the Park, Opera San Luis Obispo, the SLO Noor Foundation, Boys and Girls Clubs, the Assistance League, the Latino Outreach Council, and several other community groups.

“When we build community through service, we make our part of society better not only for others but for ourselves as well,” James said. “I have been blessed in my life with the opportunity to pursue an education, raise a family in a wonderful community, and live comfortably. I believe it is my obligation to give back to the community.”



EECU Sponsors Backpack Giveaway Events

EECU joined with other nonprofits to sponsor the 2nd Annual Community Health & Resource Fair & Back-to-School Backpack Giveaway events hosted by Assemblymember Esmeralda Soria.

More than 3,300 children received a free backpack and school supplies at events held in early August in Fresno, Los Banos, Madera, and Merced.

The family-friendly events also featured health screenings, information about state and local services available to students and their families, food, music, and more.

The kids were so excited to receive a free backpack and school supplies and we are proud to be part of these events that help prepare kids for a successful school year. We enjoy giving back to the community and making a difference in the lives of people who live in the communities we serve.



Volunteers Wanted

EECU will soon begin accepting applications for the Board of Directors, Supervisory Committee, and Associate Volunteer program. If you are interested in submitting an application, please be sure to read the information that will be included in your November, December and January statements. Our elected and associate positions are strictly voluntary – no compensation is provided. Interested applicants should demonstrate a high degree of personal financial responsibility and have no appearance of conflict with EECU's business interests.

We are looking for members who have the time, interest, ability and commitment to serve and will dedicate their efforts on behalf of – and for the good of – our diverse membership.



Save on Auto & Home Insurance

Are you paying too much for your auto or home insurance?

If you don't have time to shop around for the best deal, let the team at California Insurance Specialists do it for you!

For more than 20 years, California Insurance Specialists has provided EECU members with competitive home and auto insurance.

Get free quotes from leading insurance carriers and choose the coverage that's right for you. Call 888-831-0247 for a free insurance review, or visit myEECU.org and select the Insure & Invest menu for more information.

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Website

myEECU.org

Only Scammers Say They'll Remove All Negative Information from Your Credit Report

Is there information on your credit report that's correct, but not so good? There are ways to fix mistakes on your credit report, but you can't legally remove information that's correct and up to date — and no one else can either, no matter what their ads promise.

An FTC case has put a stop to the deceptive practices of a group of businesses that advertised credit repair services on websites and social media. Financial Education Services, Inc. and a network of companies claimed they would permanently remove all negative information from peoples' credit reports and improve their credit scores. The FTC says FES charged new customers hundreds of dollars in illegal upfront fees, gave them form letters to send to credit reporting agencies, and claimed the letters would get results. But according to the FTC, many times the credit reporting agencies didn't make permanent changes after they got the letters.

Some people hire credit repair companies to help investigate mistakes on their credit reports. A credit repair company must explain your legal rights and total costs in a detailed contract before it starts work. It's illegal for a company to charge you before it helps you.

You can do the same things a credit repair company can do legally, and it will cost you little or nothing. Here's how:

- Get your free credit report from AnnualCreditReport.com.
- Read the reports. If you see a mistake, write to the credit bureau and the business that reported the information.
- Keep paying your bills on time, pay off debt, and don't take on new debt: it will improve your credit.

If you have a problem with a credit repair company, or see a scam, fraud, or bad business practice, please tell the FTC at ReportFraud.ftc.gov.

Source: FTC