

MEMBER PROFILE

Member Spotlight:

Dr. John Barrón

Optometrist, EYE-Q Vision Care

For Dr. John Barrón becoming an optometrist was more than a career change. It was a new way to pursue a goal that had been important to him from the beginning: helping others.

Born and raised in Selma, John grew up with strong examples of service close to home. His mother, who came to the United States from Mexico as a teenager, spent more than 35 years as an educator, while his father, a Vietnam veteran and heavy equipment operator, also modeled hard work and dedication to others.

(Cont. inside—Dr. John Barrón)



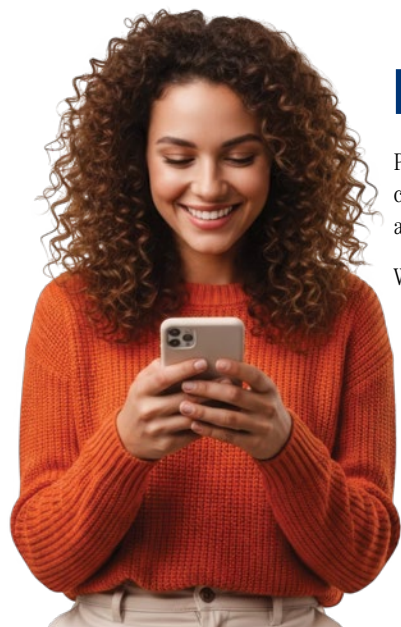
New Financial Calculators Available

Planning your finances just got a little easier. We've expanded the selection of financial calculators available on myEECU.org to give you more tools to make informed decisions about your money.

Whether you're considering a new vehicle, looking for ways to manage debt, saving for the future, or exploring home loan options, our calculators can help you estimate payments, compare options, and plan ahead.

Explore tools for auto loans, debt consolidation, savings goals, mortgages, retirement, college savings, and more.

Visit myEECU.org to explore our financial calculators and find the tools that can help you reach your financial goals.



Bulletin Board



Daylight Saving Time Ends

Don't forget to set your clocks back one hour before bedtime on Saturday, Oct. 31. Daylight Saving Time ends on Sunday, Nov. 1, 2026.



Holiday Hours

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

Veterans Day Holiday

Wednesday, Nov. 11

Normal business hours will resume on Thursday, Nov. 12

Thanksgiving Holiday

Thursday, Nov. 26 and

Friday, Nov. 27

Normal Member Service Center hours will resume on Saturday, Nov. 28

Christmas Holiday

Christmas Eve - Thursday, Dec. 24

Christmas - Friday, Dec. 25

Normal Member Service Center hours will resume on Saturday, Dec. 26

New Year's Day

Friday, Jan. 1

Normal Member Service Center hours will resume on Saturday, Jan. 2

EECU Student Grant Program Opens October 7

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.



Join Our 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 2027.

Volunteer interest forms are available at any EECU branch and on our website. Completed forms must be returned by Nov. 20, 2026.

Save on Auto and Home Insurance

Are you paying too much for your insurance? Now is a great time to review your vehicle and home insurance policies.

Since 2003, InsureOne has provided EECU members with competitive home and auto insurance.

Members have saved significant amounts of money by allowing InsureOne to shop their insurance companies and find the best policy at the best price.

Call 1-800-426-1088 for a free insurance review, or visit myEECU.org and select the Services menu for more information.

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Added Protection for Your Debit Card

Shopping online with your EECU Visa Debit card is getting an added layer of security. Visa 3D Secure helps protect online debit card purchases by providing additional authentication when needed. The technology works behind the scenes when you shop at participating online merchants, helping verify that a purchase is being made by you.

For most online purchases, you won't need to do anything differently. If a transaction requires additional verification, however, you may see a message during checkout asking you to confirm your identity. Simply follow the instructions on the screen to complete the verification and continue your purchase.



Because your contact information may be used as part of the verification process, it's important to make sure EECU has your current information, particularly your mobile phone number. Keeping your information up to date can help prevent unnecessary interruptions when you're shopping online.

As an added precaution, never share a verification code with someone who contacts you unexpectedly. Only use a verification code when prompted during a transaction you initiated.

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. John Barrón (Cont. from Cover)

Inspired by his parents, John began his own career in education, teaching high school for two years and middle school for one.

"I realized why my mother got into education was to help others and that's what led me to optometry too," he said.

John graduated from Selma High School and earned his bachelor's degree from Fresno Pacific University. After teaching for three years, he returned to school, completing additional studies at Fresno State before earning his doctorate from the Southern California College of Optometry.

This year marks his 20th year as an optometrist. For the past nine years, he has practiced in Selma, making his career something of a homecoming.

"This is home," John said. "It's a great way to take care of my community, give back and repay the community that's taken care of me."

Working in the same community where he grew up also means his patients are often familiar faces, from former classmates to teachers and longtime local families. As a bilingual provider, John values being able to care for patients in both English and Spanish and build connections with people throughout the community.

His commitment to service began well before he entered professional practice. While attending optometry school, John participated in mission trips to El Salvador and Mexico, providing vision screenings and eye health assessments. He credits those experiences with giving

him valuable opportunities to learn while serving people who needed care.

John says that EECU played a role in helping make some of those experiences possible. As a longtime member, he remembers EECU from its earlier days as Fresno Teachers Credit Union and was a two-time recipient of EECU's Student Grant Program while pursuing his education.

Years later, he has helped other students receive the same support by serving on EECU's Student Grant Committee for 17 years, reviewing applications and helping select recipients. The experience has allowed him to see firsthand the potential of young people pursuing their own educational and career goals.

For John, supporting students is also an investment in the future of the Central Valley. He hopes opportunities like the grant program encourage talented young people to pursue their education and ultimately bring their skills back home.

"We grow great people here in the Central Valley, but trying to retain and recruit those people back can be a challenge," he said. "Hopefully, these programs help encourage that next generation to come back and invest their talents in the community."

John's community involvement extends to his profession as well. He has been active in local and state optometric associations for many years, including serving as treasurer of his local optometric society. Earlier in his career, he also gave presentations to community groups about topics such as the effects of diabetes on eye health.

Today, much of John's time outside the office centers on his family. He and his wife, a Sanger native, are raising their daughter in Selma. The family enjoys traveling, cheering on Fresno State, and making trips to Disneyland. John is also a runner who has completed several half marathons.

He is already passing along the lessons of financial responsibility and community connection to his daughter. At ten years old, she already has her own EECU account and even a small business making custom badge reels and pens with help from her parents.

After two decades in optometry, John sees his career, family, and community involvement as connected parts of the same story.

When asked what makes him most proud his answer is simple, "My family, my career, and just having the opportunity to utilize the gifts that I've been blessed with to give back."

For someone who returned home to serve the community that helped raise him, that opportunity has brought his journey full circle.



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-lighted 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.
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- 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-lighted 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.

EECU Volunteer Opportunities

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 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.

Certain Account and Loan Notices to Transition to Email Delivery

At EECU, we're committed to providing you with timely and efficient notification of important account and loan information to keep you informed and help you better manage your finances.

Starting October 2026, we will gradually transition to email-only delivery for some account and loan notices to speed up our communications and ensure that important information reaches you quickly.

This change will apply only to accounts enabled for electronic account statement delivery (eStatements) in Online Banking. Accounts not enrolled in eStatements will continue to receive mailed notices.

What This Means to You

Starting October 2026, we will gradually transition to email-only delivery for certain types of account and loan activity notifications including, but not limited to, the following:

- Overdraft/Non-Sufficient Funds transactions
- Annual Holiday Wise Club Account disbursement
- Home Equity Line of Credit payment due
- Overdraft Loan payment due
- Loan payment overdue
- IRA withholding
- IRA Required Minimum Distribution (RMD) reminder

How We Will Notify You

Prior to the change in delivery method, an advisory message will be printed on the notices highlighting the change from mail to email.

Benefits of Emailed Notices

- Speeds up notification of important account and loan information.
- Allows for quicker response when action is needed.



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Fresno, CA 93755

Member Service Center
1-800-538-3328

Website
myEECU.org



Federally Insured by NCUA

- Eliminates risk of lost, misdelivered, stolen, or delayed postal mail.
- Provides access to important information anytime, anywhere.
- Allows for printing and filing the emailed notice.

Steps You Can Take Now

The transition to email delivery will be a gradual process, but there are steps you can take now to ensure you receive our emails:

- Add our email to your Safe Senders list:
e-info@email.myeecu.org.
- Confirm the email address we have on file for you is accurate.
- Ensure your inbox has available storage space.

