



MEMBER PROFILE

Member Spotlight:
Elizabeth Gammariello
*University of California,
 Berkeley Student*

Elizabeth Gammariello was six years old when an introduction to STEM activities during a space and science program at Fresno State sparked her passion for engineering.

“It was a blast. It was there that I first learned about the solar system, robots and even rockets. That summer, I built and flew my very first rocket and from then on, I was hooked.”

This early curiosity laid the foundation for Elizabeth’s passion to pursue a career as an aerospace engineer, and the desire to advocate for more young girls to pursue their own

(Cont. inside—*Elizabeth Gammariello*)



EECU Celebrates 90th Anniversary

On April 21, EECU will celebrate its 90th anniversary. When we were founded in 1934, the country was in the midst of The Great Depression. That same year, President Franklin Roosevelt signed the landmark Federal Credit Union Act into law, which opened the door for credit unions to form and help the average person obtain credit more easily.

Nine teachers and administrators in the Fresno area saw an opportunity to help their fellow educators. They met and discussed forming a credit union to grant small loans to help their co-workers make ends meet. **On April 21, 1934, Fresno Teachers Credit Union (FTCU) was chartered.** Ninety years later, EECU is the largest credit union based in the central San Joaquin Valley, serving more than 367,000 members with over \$4.6 billion in assets.

(Cont. inside on page 2)



Robert F. Aspinall was the long-time principal of Edison High School while also serving as the founding father of Fresno Teachers Credit Union.



Construction of our first freestanding building began in 1963.

EECU Celebrates 90th Anniversary **(Cont. from Cover)**

In the beginning, the credit union operated out of a small desk drawer at Fresno Technical High School and served a few hundred members. By the end of 1937, FTCU had 156 members and assets totaled just over \$10,000. In the late 1940s, we took up residence in donated office space at Fresno Junior College. In 1963, the FTCU board of directors approved plans for a new, freestanding building that would serve as the credit union's only office until our Barstow branch opened in 1975.

In 1981, we changed our name to Educational Employees Credit Union (EECU) to better reflect our field of membership, which has expanded over the years and now includes not just teachers but school employees, students, members of school organizations, and select employer groups as well.

During the past 90 years, we have added new products and services such as checking accounts, credit and debit cards, ATMs, home loans, and online and mobile banking, and we have expanded our financial education and community-giving initiatives.

A lot has changed since 1934, but to us, the most important thing has always been putting our members first. Our members deserve the best, and so we will continue to provide financial products and services tailored to meet your needs, and personalized service to help you achieve your goals for generations to come.



One of our first ATMs.

As we look to the future, we pause to commemorate our growth and success, and to thank our founding officials and managers for their vision, leadership and dedication. We also want to thank YOU – our loyal members – for trusting us to be your financial partner. **After all, we wouldn't be celebrating 90 years if it wasn't for you!**

We are excited about what we have accomplished together since 1934 and we look forward to serving our members and the community for another 90 years.

90th Anniversary Share/IRA Certificate Special

It's our 90th anniversary this month and we're celebrating this milestone with a special rate on a 9-Month Share or IRA Certificate.



90th Anniversary Share/IRA Certificate

5.09% APY*

9-Month Share/IRA Certificate

Call us at 1-800-538-3328 or visit any EECU branch to open a certificate today. Share Certificates may also be opened in Online Banking and the Mobile App. Login and complete the Open a Share Certificate request form in the New Accounts and Loans menu and we will process your request in two business days.

**APY = Annual Percentage Yield. Penalty for early withdrawal. EECU membership required.*

Minimum balance to open and earn 5.09% APY is \$500. Certificate must be opened between 4/1/24 – 4/30/24.



You're Invited to our Annual Meeting and Member Appreciation Event

EECU is celebrating its 90th anniversary this year! To mark the occasion, our Annual Meeting will take place during our special Member Appreciation Event at the Fresno Chaffee Zoo.

Mark your calendar for our members-only Annual Meeting and Member Appreciation Event:

When: Friday, June 14

Where: Fresno Chaffee Zoo, 894 W. Belmont Ave., Fresno, CA 93728

Time: 6 p.m. to 9 p.m. The business meeting will be at 7:30 p.m. in the back of the Event Garden (following the Winged Wonders Bird Show) and will include a review of our financials and accomplishments, and a report on the election results for the Board of Directors and Supervisory Committee.

Admission to the zoo will be paid for by EECU. When you arrive, please check in at the EECU table at the main entrance to the zoo. You will be asked to state the code name for the members-only event: "EECU90."

The zoo does not permit guests to bring glass, aluminum cans, straws, balloons, or alcohol inside.

Visit our website for details as we get closer to the event date.

Paid admission is valid only for the event date and time listed. This is a private event and you must be an EECU member to attend; capacity is limited to 4,000.

Grant Program Offers Cash for College

EECU's Student Grant Program is open to members who are pursuing a post-high school education at a community college, university/college, vocational/technical school, or advanced professional training in the United States. **In order to be eligible to apply for a grant this fall, you must be an EECU member in good standing and your account must be opened by June 6, 2024.**

Applications for the 2025 EECU Grant Program will be available in October. Members who submit a complete application and who meet the grant eligibility requirements will have an opportunity to be considered for a \$2,000 grant. If you or someone you know would benefit from a \$2,000 educational grant, please share this information or visit myEECU.org for details.



Elizabeth Gammariello (Cont. from Cover)

dreams in the STEM (science, technology, engineering, and mathematics) field.”

“I’m lucky enough to have an amazing group of people supporting me on my journey. From teachers to family members to friends, I’ve never had anyone tell me I couldn’t do it,” Elizabeth said. “Unfortunately, I think there are still many young women who are told that STEM is too hard or that STEM is for men. It is my goal to change this through mentorship of clubs and competition teams and by encouraging the involvement of young women.”

Elizabeth’s parents have always been her biggest supporters, but it was her father’s professional background as a mechanical engineer and her mom’s encouragement that inspired her current career path.”

“My father taught me how to change the brakes on our cars and how to rotate the tires. When I was in middle school and we were remodeling our house, he taught me how to lay tile and do wood flooring,” Elizabeth said.

“My mother always made sure I had the confidence to pursue whatever I put my mind to. Together, we did all sorts of experiments: researching asteroids, comets, and meteors; learning about eddy currents and seeing them in action on our favorite roller coasters; and running across non-Newtonian fluids and bragging to friends that we could run on water.”

Elizabeth also credits her brother for playing an instrumental role in shaping her love for STEM.

“When I was in elementary school, my biggest role model was my brother. He was interested in all things STEM, and I wanted to be just like him. He had these two giant boxes filled with Legos, and the best days

were when we could sit on the living room floor and let our imaginations run wild. From cowboys riding dragons to building custom spaceships for our minifigures, our possibilities were limitless,” Elizabeth said.

Her passion to work in the aerospace industry was further fueled when she took a trip with her grandmother to Washington, D.C. and attended a conference featuring the space shuttle Endeavour crew.

“It’s safe to say I was the youngest member of the audience, but also the most excited. At the end of the conference when they opened the floor up to questions from the audience, I confidently shot my hand up and asked the crew the most difficult question I could think of. I was giddy with excitement, talking to actual heroes of mine.

“We had a lot of amazing activities planned, but of course the thing I was looking forward to most was going to NASA headquarters.”

Elizabeth’s mission to advocate for more females in STEM led to a collaborative venture with her friend, Jackie Roche, with whom she co-founded the Society of Women Engineers (SWE) club at West Ranch High School. The club is still active today.

“We wanted to create a community of women interested in STEM, but also wanted to challenge ourselves with a STEM-based project or competition. We decided to take up high powered rocketry, and our whole club had a blast with it (pun intended).”

Elizabeth saw the power of bringing women into STEM after attending a summer workshop in mathematics at Duke University before her senior year of high school.

“I had always loved math, but here I was surrounded by a group of amazing women who were just as passionate about problem solving as I was. I was challenged with the most difficult math problems I’d seen and I was encouraged to think critically about the topics we were presented with. This made me even more excited to pursue a career in STEM.”

She earned a bachelor’s degree in mechanical engineering and a minor in aerospace engineering from the University of California, Berkeley (Cal) in 2023. She is currently pursuing her master’s degree in mechanical engineering at Cal and hopes to enter the aerospace field after graduation in May 2024.

Elizabeth, who is currently a member of the Space Technologies and Rocketry (STAR) club, an education-focused team that emphasizes competition, connection, and community, is hopeful that by continuing to tell her story, she can instill the same passion and dedication she has for the STEM field into the next generation.

“One of the characteristics that makes STAR different from other organizations is its dedication to outreach. We host school events with local Society of Women Engineers chapters, visit local elementary schools and do experiments such as bottle rocket demonstrations, and even teach local kids how to code,” Elizabeth said.

“The students’ curiosity and excitement transferred over to me. It is experiences like these that encourage and inspire me to continue in the engineering field.”

Annual Election of Volunteer Officials

Each year Educational Employees Credit Union is required to elect volunteer officials and conduct an Annual Meeting. For 2024, there were open positions for the Board of Directors and the Supervisory Committee.

From November 2023 through January 2024, we sought potential candidates through various channels including email, newsletter, account statement inserts, and social media. This year, there was no contest for the available four Board of Directors and three Supervisory Committee positions for the 2024 election.

Therefore, as provided in the Credit Union Bylaws, the Board of Directors will declare at the Annual Meeting that those nominated and qualified to be elected are elected without the need for an election.

Member Conduct Policy

EECU currently serves more than 367,000 members. Most conduct themselves in a courteous and businesslike manner. However, on occasion – whether at the credit union or another place of business – some have witnessed or experienced inappropriate conduct. Unfortunately, we live in a society where threatening behavior and violent crime have become all too familiar.

In our continuing efforts to foster a safer workplace for employees and members, the Board of Directors has approved a policy regarding appropriate member conduct. As stated in the policy, EECU believes that our employees should be able to work in an environment free of abusive conduct, and free of risks posed by workplace violence and harassment.

Examples of such unacceptable conduct include, but are not limited to, the following:

- Use of profane, abusive, intimidating or threatening language toward employees or fellow members.
- Actual or threatened violence against any employee or fellow member.
- Unwelcome sexual overtures or advances.
- Using or being under the influence of drugs or alcohol on credit union premises.
- Behavior that unreasonably disrupts EECU's ability to provide service to other members.

Based on this policy, if it is determined that a member's conduct has ascended to a level that triggers the provisions of this policy, the credit union, at its sole discretion, may take such actions necessary to protect staff and fellow members. Such discipline could include the denial of services involving personal contact with credit union employees. This would in effect limit a member to conduct credit union banking either by mail or electronically.

In these times of elevated security risks, it truly takes a team approach to make our everyday lives safer. If you become aware of a potentially unsafe condition at the credit union, please contact branch management immediately or our Member Service Center at 800-538-3328.



Free Quotes on Auto & 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, California Insurance Specialists has provided EECU members with competitive home and auto insurance.

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

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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Member Service Center
1-800-538-3328

Website
myEECU.org

Get your Finances in Shape with Our Member Service Specialist



Carlos Interiano, our member service specialist, is available to help members improve their financial well-being.

He has years of experience in budget management and

credit review, and is available to meet with members one-on-one to develop a free, personalized plan tailored to each person's individual needs and goals. Services are available in English and Spanish.

To schedule an appointment, please call our Member Service Center at 1-800-538-3328 or inquire at any EECU branch. Appointments are available in person or by phone.

Take the first step toward financial wellness and schedule an appointment with Carlos today.

Bulletin Board



Holiday Hours

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

Memorial Day – Monday, May 27

Normal business hours will resume on Tuesday, May 28.

Juneteenth – Wednesday, June 19

Normal business hours will resume on Thursday, June 20.