SPRING 2025 | ISSUE NO. 62

myEECU

MEMBER PROFILE

Member Spotlight:

Brian Baker

Library Services Program Manager and Literacy Program Coordinator, Valley Children's Healthcare



In his e-mail signature, Brian Baker includes a sentence that says, "if it takes you more than ten minutes to find anything, you are wasting time" – and he means it.

That's because as a medical librarian, Brian has built a career on being able to quickly find, analyze and provide vital information to healthcare providers so they can make informed decisions about their patients' care.

Brian has filled this critical role for Valley Children's Healthcare for the last ten years, in which time he's had a big impact on the

(Cont. inside—*Brian Baker*)

PRODUCT/SERVICE PROFILE

91st Anniversary Share/IRA Certificate Special

We're celebrating our 91st anniversary on April 21 with a certificate special just for you. For a limited time, you can earn **4.21% APY** when you deposit a minimum of $500 into a 1-year Share or IRA Certificate. Don't miss out on this special rate!

91st Anniversary 1-Year Share/IRA Certificate Special
April 21 – May 31, 2025

4.21% APY*

Call us at 1-800-538-3328 or visit any EECU branch to open a certificate. You may also request to open a Share Certificate in online banking and the Mobile App. Log in 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. Certificate must be opened between 4/21/25 – 5/31/25. Penalty for early withdrawal; fees may reduce earnings. Minimum balance to open and earn 4.21% APY is $500. Federally Insured by NCUA. EECU membership required.*

SPRING 2025

Bulletin Board

Holiday Hours

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

Memorial Day – *Monday, May 26*
Normal business hours will resume on Tuesday, May 27.

Juneteenth – *Thursday, June 19*
Normal business hours will resume on Friday, June 20.

Get Your Finances in Shape with a Free Webinar

Spring is a great time to work on your financial health. Join us for a free webinar, sponsored by BALANCE, on Tuesday, April 8 or Thursday, April 17, to learn about the four key components of financial health: spend, save, borrow, and plan.

Here's what you can learn:

- How to assess your overall financial well-being.
- Actionable steps to improve your financial health.
- Confidentially determine your personal Financial Health Score during the session.

Visit myEECU.balancepro.org to register today.

Summer Savings for School Employees

Summertime … and the living is easy with our **Summer Planner Account**. School employees can plan for the summer months when they may not receive a paycheck by setting money aside all year long in a Summer Planner Account. In July, the money in the account (including earned dividends) will automatically be deposited to the savings or checking account.



- Higher dividend rate than our regular savings account
- No minimum balance required
- Savings automatically transferred each July to your savings or checking account
- Renews automatically each year
- Exclusively for school employees

Plan for a relaxing and stress-free summer by opening a Summer Planner Account today!

Exclusively for school employees. Minimum $5 deposit to open the account; $12,000 maximum, excluding dividends.

Our Annual Meeting is June 13

Our 2025 EECU Annual Meeting will be at 10:30 a.m. on Friday, June 13.

The brief business meeting will take place in the parking lot of our Operations Center in Fresno and is expected to last no more than 20 minutes. A recording of the meeting will be available to view online within a week of the event.

A report of the election results for the Board of Directors and the Supervisory Committee will be announced, along with a brief overview of EECU's financials, 2024 accomplishments and community involvement.

Check myEECU.org for details as we get closer to the Annual Meeting.

This is a business meeting only and will not include food or entertainment. The meeting is open to EECU members only.

Save Thousands with No-Origination Fee Home Loans

Purchasing a home is one of the biggest financial decisions most people make in their lifetime. It's also one of the most expensive purchases you'll ever make. So, it's important to look for ways to save, such as improving your credit score, setting a budget, and saving for a down payment.

Unlike many other lenders, EECU doesn't charge an origination fee to process our mortgage loans, which is typically one-half to one percent of the loan amount. That's a savings of up to $4,500 on a $450,000 loan.

You can count on the mortgage loan experts at EECU to give you personalized attention and guidance throughout the process – from application to close of escrow – and make it as smooth and stress-free as possible.

Another benefit of financing with us is that you won't have to worry about the loan being sold to another lender – a common practice with some banks. EECU has never sold the mortgage loans it originates, so the team you know and trust will be here for you now and in the future.

Whether you're purchasing a new home or refinancing your existing one, we have a variety of loans and terms to fit your needs.

Visit myEECU.org for more information about all of our mortgage loan products.

Equal Housing Lender. NMLS #457253



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 5, 2025.**

Applications for the 2026 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.



Brian Baker (Cont. from Cover)

lives of children being cared for in more ways than one.

Not only has he played a critical, behind-the-scenes role in their health as the library services program manager, but he's also been the driving force behind the Valley Children's literacy program, George's Book Club.

As the coordinator for George's Book Club, Brian helps get free books into the hands of thousands of children who visit Valley Children's Hospital in Madera and its associated clinics throughout the region.

"Through George's Book Club I truly feel like I'm helping kids by getting books to children whose family may or may not be able to afford them otherwise," he says. "I never want a family to be in a position where they're choosing between books and food or books and rent."

Last year alone, George's Book Club provided 13,000 books to children and Brian says they are on track to distribute the same amount this year. The program is supported through donations, both in the form of financial support and new books. They cannot accept used books, due to infection control policies.

Brian was instrumental in expanding the program by establishing a partnership with Barnes & Noble to host a holiday book drive at its Fresno location benefiting George's Book Club.

He hopes the program will encourage children to become lifelong readers and help boost overall early childhood literacy rates in the Central Valley, which he says are among the lowest in the nation.

"Improving access to books plays a central role in encouraging family reading and talking at an early age," Brian says. "This has a ripple effect that impacts kids their entire lives by helping them stay in school, graduate, pursue higher education and better jobs in adulthood. It's hugely beneficial for our community as a whole."

Along with his colleague at Valley Children's Medical Library and their loyal volunteer, Brian uses a whimsical bookshelf on wheels to bring books to children as they recover in their hospital rooms. He says they stock bilingual books, including Spanish and Hindi, so they can provide books in a child's native language whenever possible.

He says that George's Book Club has also provided books to children at community events through a partnership with the Guilds Center for Community Health.

"Books are truly essential to the health of our community," he says.

As a passionate advocate for the right to read, Brian was recently involved in advocacy efforts against book bans in local libraries. He has two adult children and his wife, Kasi Welte, is a speech language pathologist working in the Fresno Unified School District.

Brian grew up on the East Coast and graduated from high school in Maryland. His great appreciation for education and learning drove him to pursue multiple degrees. He has a bachelor's degree in English literature, a master's in library science, and a juris doctor legal degree.

Brian spent more than two decades as a law librarian for universities in Washington, D.C. before moving to the Central Valley in 2006.

A few years after relocating to Fresno, Brian decided to expand his skills in a new direction by earning a certificate in culinary arts and becoming a trained chef. He says he continues to enjoy cooking and has won awards for his pulled pork sandwich and chili.

Brian also became a member of EECU soon after moving to Fresno and says he's been happy to benefit from a variety of our financial products.

"I firmly believe in banking local and keeping as much of my money as possible in the community," Brian says.

Brian has been active in several community organizations and feels passionately about giving back. He currently serves on the board of directors for the Friends of the Fresno County Public Library and formerly served on the Fresno Art Museum board of trustees.

He says that he is also proud of his work with the local chapter of the Leukemia and Lymphoma Society. Brian served on the board of directors for the organization and as a coach for its Team in Training program, before being selected as a Man of the Year candidate in 2011. He also earned triple crown status by completing the cycling, marathon, and hiking events with the program.

As he looks toward retirement, Brian says he's thankful that his path led him to where he is at Valley Children's Guilds Center for Community Health and even hopes that his daughter, who is finishing her master's in library and information sciences degree at San Jose State, will follow in his footsteps.

"It's a place where everyone is committed to the mission and we can genuinely make a difference in the lives of children," he says.



Annual Election of Volunteer Officials

Each year EECU is required to elect volunteer officials and conduct an Annual Meeting. For 2025, there were open positions for the Board of Directors and the Supervisory Committee.

From November 2024 through January 2025, 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 Board of Directors and Supervisory Committee positions for the 2025 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 384,000 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 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, California Insurance Specialists has helped EECU members obtain competitive home and auto insurance coverage.

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.

California Insurance Specialists CA License #OMO4446

EECU
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Fresno, CA 93755

Member Service Center
1-800-538-3328

Website
myEECU.org

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Watch Out for Pop-Up Message Scams

Scammers use many different tactics to gain access to your personal information and your money. Pop-up message/tech support scams are common and, unfortunately, very effective.

Beware of any pop-up message that appears on your device and instructs you to call a "tech support" phone number. If you call the number in the pop-up message, you are connected with someone who claims to be a tech support agent, but is actually a fraudster.

The fraudster will prey on your confusion and fear that you have a virus, malware or even images of child pornography on your device. They might ask you to give them remote access to your device, download software, pay to fix the "issue" with your device, or go to your bank and withdraw money to cover the cost of "removing" images from your device.

Here's what the Federal Trade Commission recommends:

- If you get a pop-up, call, spam email or any other urgent message about an issue with your computer/device, STOP.
- Report it at ftc.gov/complaint. Include the phone number that you were told to call.
- Keep your security software up to date.
- If you need help, contact a computer technician that you trust. Don't just rely on an online search.
- Tell someone about this scam. You might help them spot it and avoid a costly call.

If you think you might be a victim of a scam, talk to a trusted family member or your financial institution.