SUMMER 2025 | ISSUE NO. 63

myEECU

MEMBER PROFILE

Member Spotlight:

Lucy Van Scyoc

Superintendent, Tulare Joint Union High School District



When Dr. Lucy Van Scyoc walked into a Central Valley classroom as an 8-year-old newcomer from the Azores, she didn't speak a word of English. Her red and white dress was a hand-me-down, her haircut short and unfamiliar to her peers, and her sense of belonging felt completely out of reach. That was her first experience in the American education system – just miles from the Tulare Joint Union High School District, where she now serves as superintendent.

It's a full-circle moment that shapes Lucy's daily work. The same uncertainty that she once felt as a student,

(Cont. inside—*Lucy Van Scyoc*)



PRODUCT/SERVICE PROFILE

Unlock Financial Flexibility with a HELOC

For homeowners looking to tap into the equity in their home, a Home Equity Line of Credit (HELOC) with EECU can offer a flexible and affordable financing option for home improvements, major expenses, or consolidating high-interest debt.

Homeowners can borrow as little as $10,000 or as much as $200,000, depending on their home's equity and credit qualifications, and EECU's team of local mortgage specialists is ready to guide you through the process.

Visit myEECU.org to apply today and take advantage of competitive rates and member-friendly terms.

Variable 6.500% APR as of 6/01/25. Maximum lifetime variable APR is initial rate plus 5.00%, currently 11.500%. $125 application fee. Other fees to open a HELOC typically range from $221 to $600. Available on California owner-occupied real property only. EECU membership required. Other restrictions may apply. All loans subject to approval. Rates and terms subject to change without notice. Equal Housing Lender. NMLS #457253

Bulletin Board

Holiday Hours

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

Independence Day – Fourth of July
Friday, July 4
Normal business hours will resume on Saturday, July 5.

Labor Day – *Monday, September 1*
Normal business hours will resume on Tuesday, September 2.



New ATM Opens in Madera

Our newest EECU ATM is now open in Madera. The ATM is located at 1025 S. Madera Ave. outside the Madera County Superintendent of Schools building, along Madera Avenue.

Enjoy quick and convenient access to your accounts, cash withdrawals, and more – whenever you're in the area. We're always working to better serve our members with more convenient locations.



Now Offering Lower Down Payment Home Loans

Purchasing a home with EECU just got easier – and more affordable.

With home prices climbing, it can be challenging to save enough for a down payment. That's why EECU is now offering loans with lower down payment options – a real benefit for first-time homebuyers.

Whether you're purchasing a new home or refinancing your current home, you'll always find competitive rates, lower fees, and personal service at EECU.

Talk to a mortgage loan specialist today to learn more about our affordable mortgage loan options.

Equal Housing Lender. NMLS #457253



EECU Honored for Support of Hmong Community

During the 2025 Hmong American Day celebration on May 3 and 4 at Fresno State, EECU was recognized for its support and commitment to the Hmong community.

The Fresno Center presented EECU with a special framed plaque and traditional Hmong xauv, an ornate silver neck ring or necklace that holds deep cultural, symbolic, and spiritual significance. It will be proudly displayed at our Sunnyside branch and cherished for years to come.

It was an honor to be part of this meaningful celebration, which honors the heritage, resilience, and cultural legacy of the Hmong community and commemorates their journey from Southeast Asia to the United States.

Our mobile branch was also on-site at the celebration to provide convenient access to financial information and services.

Notice of Change in Terms: Funds Availability

There has been a change to the Funds Availability Policy that governs holds placed on deposits you make to your EECU account. The change listed below was effective 06/15/2025:

- The amount available for withdrawal on checks not subject to next day availability has increased from $225.00 to $275.00 and from $5,525.00 to $6,725.00 when a hold is placed.
- If you are a new member, the first $6,725.00 from certain deposits will be made available after the second business day and the excess of $6,725.00 will be made available on the ninth business day.

The result of this change is that, in the circumstance when the updated dollar amounts apply, more money will be made available to you sooner. If you have questions, please contact our Member Service Center at 1-800-538-3328 or send us a secure email through Online Access.

Welcome New Members

We are proud to now offer membership to employees of the California Teaching Fellows Foundation, Orcutt Union School District, and United Health Centers of the San Joaquin Valley.

Expanding our field of membership allows us to provide our affordable products and services to even more people and contributes to our overall continued growth and success.

Welcome to our new members, we look forward to serving you!



Lucy Van Scyoc (Cont. from Cover)

she now uses as fuel to build a more inclusive, supportive environment for today's learners.

"I went from being a little girl trying to avoid school to someone whose mission is to make school a place all students want to be," she says.

Born on the island of Terceira, one of the Azorean islands off the coast of Portugal, Lucy spent her early years in a close-knit village. Her life changed dramatically in 1984 when her family immigrated to California's Central Valley in search of opportunity. She says that Hanford was far different from the familiar safety of the island, where she had walked to school since kindergarten and everyone knew her name.

She says that her experience was difficult, but transformative, thanks in large part to her third-grade teacher, Mrs. Robinson. Lucy recalls how her teacher recognized her struggles and became her advocate, making vocabulary flashcards to help her learn English.

"She didn't have to do that, but she did," Lucy says. "That made all the difference."

This early experience as an English learner planted the seeds of empathy and advocacy that would later define Lucy's leadership style. But her challenges didn't stop there.

In high school, she encountered another hurdle – one rooted in systemic assumptions. "I told the counselor I didn't like science because I hadn't really had science in elementary school. So, they placed me in a non-college prep science course," she explains. "My parents didn't speak English well and didn't know how to advocate for me. They trusted the school to do what was best."

Ironically, Lucy would later become a science teacher herself, discovering a passion for the subject that had once been dismissed on her behalf. It's a personal story that underscores her firm belief today that students must be given choices – not limited by early labels or assumptions.

"As educators, our role is to provide options for students, not to pigeonhole them into specific areas," she says.

Her resolve was tested again during her junior year of high school, when tragedy struck. Her father was diagnosed with a brain tumor shortly after her 16th birthday and passed away nine months later. As the oldest of three siblings, Lucy's world turned upside down.

"Everything changed," she says. "I was taking AP classes. My dream school was St. Mary's in Moraga. But I needed to stay home to help my family."

Instead, she enrolled at College of the Sequoias before transferring to Fresno Pacific University. It wasn't the path she had originally envisioned, but was the one that set her on the path toward leadership in education.

Now, as superintendent of a diverse school district, Lucy brings these formative experiences to every decision she makes. Her leadership is grounded in her own journey as an immigrant, English learner, first-generation college student, and caregiver. She doesn't just talk about equity – she's lived the gaps in the system.

"I know what it feels like to be underestimated. I know what it feels like to be overlooked," she says. "That's why I fight for our students."

She believes deeply that every student should graduate from high school as college- and career-ready – not one or the other, but both.

"We celebrate students who go into trades and those who go to college," she says. "We need both, but the choice should belong to the student, not be made for them by adults who may not completely understand their potential."

Lucy is not only a district leader, but also a wife and mother. She and her husband, Chris, are raising three children and enjoy spending time cheering them on at water polo, baseball, cheer, and dance competitions. They also enjoy traveling as a family and have visited Terceira several times, where Lucy was able to share her cultural roots and childhood memories with her kids.

As superintendent, Lucy has emphasized student voice, culturally responsive teaching, and systems that support, not sort, young people. She is also committed to mentoring future leaders, speaking frequently to rising educators and aspiring administrators.

Lucy's story shows that resilience isn't just about surviving hardship – it's about using those experiences to build something better for others. In Lucy's case, that "better" is an educational system where every student feels seen, supported, and challenged to reach their full potential – regardless of where they begin.

"Education changed my life," Lucy says. "Now, it's my job to make sure it changes theirs."

Congratulations to Our Grant Winners

The Board of Directors is pleased to announce the recipients of the 2025 EECU Student Grant Program. Each recipient will receive $2,000 to be used toward college education expenses.

Our Student Grant Program started in 2003 and to date we have awarded more than $1.9 million in grants to students who are pursuing higher education.

We congratulate this year's 50 grant recipients and wish them continued success in their field of study. Applications for the 2026 grant program will be available in October.



2025 Member Grant Recipients

Bibi Alvarez-Garcia
Erick Verduzco Anaya
Amber Barboza-Estrada
An Bui
Alyssa Burton
Alexa Cabrera
Amrit Chahal
Marileigh Coon
Denise Davis*
Haiden del Fierro
Sabrina Desalez
Gavin Dougherty
Alan Erikson II
Dulce Flores
Hunter Fraser*
Isabella Gallegos*
Kyle Gideons
Izabella Gonzalez
Noemi Gonzalez
Ehren Graff
Camila Gutierrez*
Soren Jacobsen*
Emma Jensen*
Alyson Johnson
Pedro Lara
Gabriela Lemus
Vanessa Lloyd
Justin Lopez
Violet Mack
Emily Nieman-Marzette
Sylvester Nilo
Isabella Perez
Justin Quon
Valeria Ramirez
Nicolle Ruiz
Hannah Salt
Abcde Sanchez
Owen Scott
Iqbal Sidhu*
Kyle Smith
Valeria Suarez
Alma Tayo
Angelo Tumonong
Julia Van Scyoc
Alexandra Witrado
Devon Wooten
Ava Yanez*
Analiese Yang
Carson Yee
Chloee Zozaya

**Two-time recipient*

The Fresno Bee
BEST
OF CENTRAL CALIFORNIA
THE PEOPLE'S CHOICE
2025 WINNER

GOLD – Credit Union
GOLD – Auto Loans
SILVER – Place to Work

Thank You for Your Support and Loyalty

We are thrilled to announce that EECU was voted BEST Credit Union for the 19th year in a row! We also received the Gold Award for Best Auto Loans and the Silver Award for Best Place to Work.

Thank you for voting for us! We are so appreciative of this recognition.



Romance Scams are on the Rise

An increasing trend in romance scams has been reported across the country. This is a form of fraud where scammers target people through dating apps and social media, form fake relationships, and then play on their emotions to steal money or personal information.

Here's how it typically works:

A scammer creates a fake profile on a dating site or social media platform. They build a connection over time, earning trust through emotional conversations. Once trust is established, they ask for money – often for a supposed emergency, travel expenses, or a business opportunity.

What you can do to protect yourself:

- Never send money or gifts to someone you haven't met in person.
- Be cautious with what you share online.
- Report suspicious profiles to the platform.
- Talk to someone you trust before taking action.
- Beware of anyone trying to isolate you from friends and family.

If you think you might be the victim of a scam, talk to a trusted family member or your financial institution and report it to the Federal Trade Commission at ReportFraud.ftc.gov.

EECU
Smarter banking

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P.O. Box 5242
Fresno, CA 93755

Member Service Center
1-800-538-3328

Website
myEECU.org

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