



myEECU

MEMBER PROFILE

Member Spotlight:

Elva Rodriguez

*Retired Educator and Former
Executive Director of Arte Americas*

Elva Rodriguez was at a crossroads in her life. A widowed, single mom with two sons to support, she made the decision to return to school 10 years after graduating from Sanger High School. She enrolled at Reedley College to pursue an associate degree in child development.

It was there that her life's calling took shape when two professors took an interest in Elva's studies and suggested that she continue her journey in the education field.

"They encouraged me to apply for a scholarship which provided me with tuition for two years at Fresno State, books and gas money. It was enough to see me complete my Bachelor of Arts degree in child development."

(Cont. inside—Elva Rodriguez)



PRODUCT/SERVICE PROFILE

Start Saving Early with a Holiday Wise Club Account

Need an easy and convenient way to get an early start for your 2024 holiday shopping? Consider opening a Holiday Wise Club account. Reap the benefits of our Holiday Wise Club with monthly deposits into your account throughout the year. A \$5 deposit is all it takes to open the club account. The club year runs from November 1 to October 31.

Members may open a Holiday Wise Club account any time during the year. Club savings are automatically transferred on the first business day in November to your savings or checking account. The dividend rate will generally be slightly higher than regular shares. And your account automatically renews each year. Make deposits in person, or via ATM, phone, online, or automatic transfer.



Call for Volunteers

We are now accepting applications for our annual election to the Board of Directors and Supervisory Committee, and our Associate Volunteer program.

EECU is the largest credit union based in the central San Joaquin Valley, serving 12 counties and more than 364,000 members.

We are seeking 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. Ideal candidates will bring to the position their leadership skills, creativity, diversity in background and thought, and a passion for volunteer service. Applicants for all positions must be members of EECU for a minimum of five years.

Board of Directors and Supervisory Committee Candidates

Our annual election to the Board of Directors and Supervisory Committee is May 2024. The deadline to submit a candidate application is February 15, 2024. The Nomination/Election Committee will review applications and interview potential candidates prior to placing names into nomination. Members who are not nominated may still seek election by submitting a petition containing the verified signatures of 100 credit union members. The petitions must be submitted by March 19, 2024.

Four seats will be up for election on the Board of Directors and three seats will be available on the Supervisory Committee. The Board of Directors is responsible for providing direction and oversight to the credit union, exercising sound governance and leadership, and working closely with management on policy setting and strategic planning. The Supervisory Committee is responsible for ensuring rules/regulations are followed and evaluating the credit union's internal controls. The Supervisory Committee is also responsible for selecting the credit union's external audit firm and overseeing the audit of the credit union's financials.

Associate Volunteer Candidates

The Board of Directors may appoint up to three candidates to become Associate Volunteers. Associate Volunteers provide the credit union with an ongoing resource to provide qualified future candidates for Board and Supervisory Committee elections. Associate Volunteers will complete educational training, attend meetings, participate in planning sessions, and fulfill other requirements of the position. Appointment to the Associate Volunteer program will be voted on by the Board of Directors. Terms begin in April 2024.

Requirements and Eligibility

Prior to February 15, 2024, potential candidates for an elected or associate volunteer position must attend a scheduled meeting of the Board of Directors or the Supervisory Committee and an orientation session to review the responsibilities of the position; candidates will be interviewed by the nomination committee. The meeting dates are listed below.

Members interested in running for an elected or associate volunteer position must meet specific criteria for eligibility, including being an EECU member for at least five years and demonstrating a high degree of personal financial responsibility. To submit a candidate application online, visit myEECU.org/election. If you have a question, please call 559-437-7924

Board of Directors Meeting Date: January 30, 2024

Supervisory Committee Meeting Date: February 13, 2024

Candidate Orientation Dates: January 25, 2024 and January 31, 2024 (if needed)

Candidate Interview Dates: February 6, 7, and 8 (if needed), 2024

Bulletin Board

New Year's Day – Monday, January 1

Normal business hours will resume on Tuesday, January 2.

Martin Luther King Jr. Day – Monday, January 15

Normal business hours will resume on Tuesday, January 16.

Presidents Day – Monday, February 19

Normal business hours will resume on Tuesday, February 20.

Holiday Hours

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

The 2023 Year in Review

For nearly 90 years, EECU has been a trusted source for safe and affordable financial services. Over the years, we have continually made investments in expanding our physical locations, enhancing our online technologies, and adding new products and services that help you simplify your life and improve your financial well-being. When you bank with EECU, you are part of a cooperative that is strengthened when we all work together toward a common goal of improving lives. Your success is our success.

Last year, inflation reached a level not seen since the 1980s. Faced with paying higher prices for gas, groceries and other necessities, consumers were focused on getting the best value for their dollar. Our competitive loan rates offer the value our members need to meet their diverse borrowing needs. We offer mortgage and auto loan rates that are often lower than many of our competitors, and we don't charge any origination fees on our real estate loans. Our members continued to turn to us for their borrowing needs and last year we reached more than \$2 billion in our loan portfolio, which reflects the trust our members have in us.

We introduced our new Right Start checking account last spring. The account has no monthly fee, no checks, and no overdraft fees – an attractive option for a young person establishing their first checking account, someone who is reestablishing a checking account relationship, and those who are unbanked. The account is Bank On certified through the national nonprofit organization Cities for Financial Empowerment Fund that works to ensure that everyone has access to a safe, affordable, transactional banking account.

Share and IRA Certificates are a safe investment option and a smart way to make your money work for you. We offered several certificate specials at higher rates last year to help our members grow their savings and invest in their futures during a challenging economic environment.

Attracting new members and strengthening relationships with our existing ones is essential for our continued growth and success. We expanded our membership eligibility qualifications last year to include the employees of the City of Fresno. More than 364,000 members bank with EECU and we remain steadfast in our commitment to continue meeting the needs of our growing membership. Our Paso Robles branch opened last June, providing the convenience and full service our members expect from us. We also started construction on a mobile branch that will travel to select cities in the communities we serve and provide convenient access to teller and ATM services as well as new accounts and loans, particularly in areas that don't have a local branch office. The mobile branch is scheduled to hit the road later this year.

We introduced Voice Verification last summer to increase efficiencies and provide a better member experience when calling us. Members have the option to enroll in the service and bypass security questions and account passwords by creating a “voiceprint” that is unique to them. Since its introduction, nearly 12,000 members have enrolled in the service, which speeds up the verification process so they can get right to the reason for their call.

EECU was again selected as the best credit union in The Fresno Bee Best of Central California The People's Choice Awards. This marks the 17th year in a row that we have received this award and we are thankful to receive this recognition. We take great pride in serving our members and the community.

Times have certainly changed since we opened our doors in 1934, but our commitment to our members' financial success remains the same. We will continue to focus on offering our members products and services that provide value at every stage of their lives, and building strong community ties by supporting programs, events and organizations that work to uplift the communities we serve. Thank you for trusting EECU to be your financial partner.

Walter A. Franzell

Chair, EECU Board of Directors

Elva Rodriguez (Cont. from Cover)

Elva spent close to three decades as a teacher and administrator for Fresno Unified School District, championing a wide range of bilingual education for children. She retired in 2004 as an assistant superintendent for curriculum and instruction.

"I enjoyed all the different positions I held in my educational career because in all of them I was able to work with many kind and caring individuals who wanted to ensure that all students were getting the best education to prepare them for their future."

Now retired, Elva continues to live a life of service, volunteering for numerous organizations. She credits her upbringing, her mother, and her friends for inspiring her to give back to the community.

Elva was born and raised in Sanger, the youngest of 10 children in a Spanish-speaking home. Her mother was a homemaker and her father was a farm laborer.

After Elva's father died when she was just seven years old, her mother became a single parent to 10 kids. Seeing her mom persevere through this shaped Elva's life.

"Being the youngest, I was able to learn English by listening to my siblings. I was bilingual by the time I started kindergarten," Elva said. "My mother had only gone to third grade, but she taught herself to read and write and do math. I grew up with her always saying, 'Homework first, before anything else.' She was a strong woman who overcame many obstacles, and she continues to be my most significant role model."

Elva graduated from Sanger High School in 1963 and married her husband, Joe

Rodriguez, that same year. After eight years of marriage, tragedy struck when Joe was killed in a farm accident, leaving Elva alone to raise her two young sons. "My family and my faith got me through a very difficult period of my life."

After attending Fresno State and earning a bachelor's degree, Elva was hired as a bilingual teacher at Calwa Elementary School in Fresno.

"I think working with second language communities, you see that all parents regardless of [their] issues care about what happens to their kids. I think it is our responsibility to empower them."

Elva is the first in her family to earn a college degree, which she says is one of her proudest moments. She would later earn a master's degree in education administration.

"I am grateful to my family for all their support and to my professors and friends who encouraged me to continue with my education through my bachelor's degree, my credentials and my master's degree."

Currently, Elva volunteers for organizations such as Arte Americas, whose mission is to celebrate, nurture and preserve Latinx arts and culture. She is a member of the Fresno County League of Mexican-American Women, Fresno State Arts and Humanity Advisory Board, and Fresno Cultural Arts Rotary Club. She also lends a helping hand during food drives and fundraisers at her church in Sanger.

Elva has been a member of Arte Americas since its inception in 1987, and is a regular donor. She joined the board of directors in 2004, serving as president for two terms. Elva also served as the executive director

for three years during a time when there were no funds to pay for the position.

"During my second year as executive director, founder Nancy Marquez and I met with community members to raise funds to hire personnel to assist me during my third year as executive director. We raised over \$100,000 to pay staff, and allowed for the development of art programming for our community.

"I continue to support Arte, currently working with Nancy Marquez and historian Dr. Alex Saragoza in supporting and promoting the Caminos Project in conjunction with Fresno State."

Arte Americas named Elva the 2023 Mother of the Year in recognition of her dedication and her support of the organization.

"I am honored and humbled to be in the company of the many women who have received the honor in the past years. All the honorees have worked tirelessly to keep Arte Americas alive and thriving. I am grateful to the wonderful mentors who have taught me so much and it is my hope that I am able to do so for others."

Elva hopes to continue to support organizations that help promote the Latino culture and other outreach events that will allow her to continue to impact lives in her community.

"I continue to volunteer because I have been supported and mentored by numerous, wonderful individuals, and by volunteering I am able to thank them in a small way for contributing to make me the person I am today."

The Best Way to Protect Your Information From Scammers? Recognize a Phishing Scam

Scammers know how valuable your personal and financial information is — and they'll do or say almost anything to get it. What can you do to keep it safe?

The best way to protect your info from scammers is to recognize a phishing scam, but how do you know what to look for? Here's an example.

Say you get an unexpected text, email, or call that looks like it's from a company you know, like Microsoft or Apple. They claim there's a problem with your account and say you need to click a link or call a number to update your info as soon as possible. They might even say they've noticed suspicious activity or log-in attempts on your account. The alert may seem like it's coming from a company you know, but it's a scammer who wants to steal your info — which could lead to identity theft.

Here's how to keep your info safe from scammers:

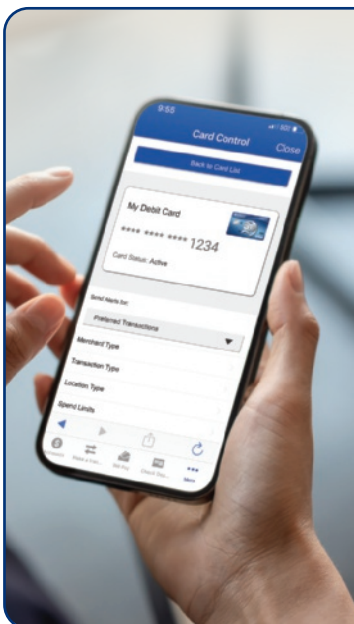
Don't give your info to anyone who contacts you out of the blue. Honest organizations won't call, email, or text to ask for your info, like your Social Security, bank account, or credit card numbers.

Don't click on any links. If you get an email or text from a company you know and do business with, contact them using a website you know is real. Or look up their phone number — but don't call a number they gave you or the number from your caller ID.

Update your security software. This will protect your computer and phone from security threats, which could expose your personal or financial info to scammers.

You might spot these frauds — but someone you know might need support. Please share this info with your friends, family, and co-workers. Report scams to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

Source: Federal Trade Commission



Card Control Alerts to Replace Visa Purchase Alerts

If you currently use the Visa Purchase Alerts service for card transaction alerts, please note that we will no longer offer the service after January 31, 2024. We encourage you to enroll in Card Control in the mobile app (More menu) or in online banking (Additional Services menu) and set up transaction alerts by selecting the Alert Delivery Options for your credit and/or debit cards. You can set alerts by merchant, transaction and location type.

With Card Control, you can also temporarily turn a card “off” if it is misplaced, restrict purchases by merchant and transaction type, and even set card spending limits.

Visit our website to learn about all of the features available in Card Control. If you have any questions, chat with us through online/mobile banking, send an email to info@myeecu.org, or call us at 1-800-538-3328.

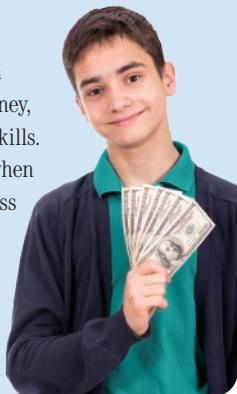
Start The Money-Saving Habit Early

We encourage our young members to begin the habit of saving money early in life. You can help your children, teens and young adults take the first steps toward financial responsibility through our 4Kids Club, Cash Crew and MyCash youth programs.

- 4Kids Club is for members 12 years and younger.
- Cash Crew serves members ages 13-17.
- MyCash offers members ages 18-24 a chance to kick start their financial lives.

These programs provide many ways and opportunities to learn about managing and saving money, and developing good financial skills. Young members receive a gift when the account is opened and access to many great services.

Visit myEECU.org to find out more.



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Member Service Center
1-800-538-3328

Website
myEECU.org

We Value Our Members

As a member of EECU, you're part of a not-for-profit financial cooperative that is strengthened by the support of all of its members.

When you do business with us you're investing in EECU, and your investment is returned to you in the form of competitive rates on savings and loans, affordable products and services, and lower fees. Your membership in EECU also enables us to give back to the communities we serve and provide support to numerous programs, events and organizations that enrich the community experience.

We're here to benefit our members and the community, not to provide profits to stockholders. EECU's volunteer officials are not paid a salary; they represent EECU's diverse membership and help set our strategic direction. As a member-owner, you can vote to elect the members of our Board of Directors and Supervisory Committee, which means you have a say in how your credit union is run.

We greatly value our relationship with our members and we thank you for choosing to bank locally. As we start the new year, we look forward to helping you achieve financial wellness at every stage of your life.

