



myEECU

MEMBER PROFILE

Member Spotlight:

Lisa Nichols

Vice Principal, Rutherford B. Gaston Middle School in Fresno

The road leading Lisa Nichols to a career in education was littered with potholes of chaos and doubt.

Her life as a toddler was turbulent. Her father was abusive and her mother suffered from mental illness. Her grandmother began caring for her when she was 3.

Her school years created other challenges. School didn't interest her, she wasn't a good student, and a stuttering problem made her uncomfortable. So the thought of one day working on a campus was the last thing on her mind.

After high school, she graduated from Fresno City College with an associate's degree in liberal arts, mostly to please her grandmother who valued education.

(Cont. inside—Lisa Nichols)



PRODUCT/SERVICE PROFILE

85th Anniversary Share/IRA Certificate Special

It's our 85th anniversary and we're passing the savings on to you!

To thank you for your loyalty over the past 85 years, we're offering a special 85th Anniversary Certificate April 1 – May 31, 2019.

85th Anniversary 24-Month Share/IRA Certificate

Minimum Balance: \$500

APY*: 2.85%

Call **1-800-538-3328** or visit any EECU branch to open your 85th Anniversary Certificate today.

*APY = Annual Percentage Yield

*Certificate must be opened between 4/1/19 – 5/31/19. Penalty for early withdrawal. Minimum balance to obtain the APY is \$500; the maximum Share/IRA Certificate is \$200,000 per account. Certificate must be on an EECU deposit account with an open date on or before 3/1/19 and the funds used to open the Certificate must have been on deposit as of 3/1/19.

Bulletin Board



Holiday Hours

In observance of the following holiday we will be closed:

Memorial Day

Monday, May 27



Upcoming Dates

April 2: Kings County Excellence in Education Awards

April 1-30: National Credit Union Youth Month

May 8: Selma Unified School District Art Show

June 14: Annual Meeting

Annual Election of Volunteer Officials

Each year Educational Employees Credit Union is required to elect volunteer officials and conduct an Annual Meeting. For 2019, there were open positions for the Board of Directors and the Supervisory Committee.

From November 2018 through January 2019, we sought potential candidates through emails, articles in our newsletters, and statement inserts to the membership. This year, there was no contest for the available three Board of Directors and three Supervisory Committee positions for the 2019 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.

The Annual Meeting is Friday, June 14, on the soccer field at Alta Sierra Middle School/Buchanan High School in Clovis. Read the article in this newsletter for more information about the Annual Meeting.

Our Website Has a New Look!

Our newly redesigned website has a new look and layout to provide you with easy access to the information you need, a concise navigation menu, and a more visually appealing design.



In addition to the new design and layout, here are a few changes you'll see:

- Online Banking login fields are featured prominently on the left side of our home page, directly under our logo
- Our navigation menu provides easy access to information
- Pages have been streamlined and combined, for faster access to content
- Links to relevant content are featured on each page

We hope you like our new design!

Member Conduct Policy

EECU currently serves more than 293,000 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.

You Are
Invited

To Our Annual Meeting:

Fun, Food and Entertainment

Get ready for our 2019 EECU Annual Meeting. Festivities will be on Friday, June 14, from 6 p.m. to 9 p.m. The Business Meeting starts at 7:30 p.m.

The event will take place on the soccer field at Alta Sierra Middle School/Buchanan High School in Clovis. There will be light food and refreshments, fun and plenty of valuable information.

A report of the election results for the Board of Directors and the Supervisory Committee will be announced, and we'll provide a brief overview of EECU's financials, 2018 accomplishments and coming goals for 2020. We'll also give special recognition to our 2019 Student Grant Program recipients.

Of course, our meeting isn't just about introductions and overviews – it's also about having a relaxing and enjoyable evening. We will serve a light dinner snack, soda, kettle corn and ice cream.

Watch for more details as we get closer to the date. Sorry, no pets will be allowed.

Lisa Nichols (Cont. from Cover)

“That was the only degree I had planned to get,” Lisa says.

Then 20 years old and a single mom, she realized that she needed to pursue a higher degree to provide for her family. She went on to earn a bachelor’s degree in social work from Fresno State, spent 18 years as a social worker for Fresno County Child Protective Services and Fresno Community Regional Hospital, and completed master’s degrees in social work and education leadership, and earned a pupil personnel services credential (PPS).

Pursuing the PPS credential came at the urging of the Fresno State’s social work department staff and could open the door to becoming a school counselor, even though that still didn’t sound appealing.

“I thought, ‘I don’t want to work in a school,’” she says. “But my grandmother told me to take all the opportunities that come your way. You never know where the opportunities will take you.”

During her involvement with a parents group when her two daughters were in high school, teachers and administrators prompted her to consider joining Fresno Unified School District.

Lisa abandoned her years-held belief that the education field wasn’t for her and heeded the advice of others.

She was hired at Thomas Elementary School as a counselor. A couple of years later, she was part of the staff that opened Rutherford B. Gaston Middle School in southwest Fresno in August 2014. She became the school’s second vice principal two years ago.

Though once resistant to education as a career, she has settled into the right place for her and absolutely loves the students and staff and the Gaston community.

“I believed God knew where I was supposed to be. Gaston’s one of the best places I’ve worked.”

And her time spent as a social worker prepared her for counseling students.

“I bring to the table the understanding of the social and emotional side of students. I’m serving some of the same kids I was serving at CPS and the hospital. It’s just a different setting.”

The job has its joys – seeing students grow and fulfill their goals – and at the same time can be emotionally taxing. Middle school is an awkward phase. Students face obstacles. Some come from single-parent families or are being raised by grandparents. Some are in foster care and others are homeless.

“As an educator you often work with students who come from traumatic backgrounds. Our students are so resilient and their stories can be very sad at times. I have left school at night in tears.”

To help the adolescents navigate their way, Lisa’s mission is to have each student connect with at least one person on campus whom he or she can go to for support and guidance.

“Once they feel supported by someone who knows and believes in them, they can be successful.”

Lisa credits her speech therapist and her grandmother, Ethel Louise Luke, with believing in her.

“Even when I lacked confidence, they had faith in me,” she says.

Her grandmother, who passed away four years ago at the age of 91, also lived out the example of giving back to others through her 35 years of volunteerism. Lisa has carried on her grandmother’s legacy, serving on the boards of many organizations including the Fresno Economic Opportunities Commission, the San Joaquin Valley Alumni Delta Sigma Theta Sorority, the Marjaree Mason Center and the Black Students of California United.

“When you live in a community, everyone has the responsibility to build it up and take care of each other,” Lisa says.

She is passing that on to Gaston’s students. A key component of the Black Student Union Club that she oversees is community service.

Lisa’s family community centers around her daughters – Candice, 26, and Bria, 25 – and her 4-year-old grandson, Ellis.

She shares her childhood story with students to give them encouragement.

“I struggled as a kid but it made me humble and a stronger and better person.”

She equates life’s journey as a series of chapters and tells students they control how their stories play out. She asked them, “How do you want your chapter to end?”

As for herself, “I hope my final chapter is that I’ve done everything to support students and I’ve been a good mom.”

Let Your Equity Work for You

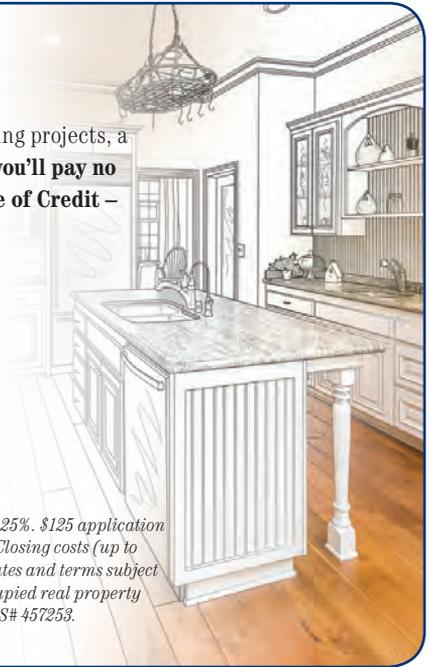
A Home Equity Line of Credit from EECU is a great way to pay for remodeling projects, a new car, unexpected bills, and even a family vacation. **Through May 31, you'll pay no application fee or closing costs when you open a new Home Equity Line of Credit – a savings of up to \$449!***

Benefits of the loan include:

- No application fee or closing costs*
- Easy application process
- Borrow from \$10,000 to \$200,000
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To apply, visit myEECU.org, call us at **1-800-538-3328**, or visit any EECU branch.

** Variable APR 4.25% as of 3/1/19. Lifetime maximum APR is start rate plus 5.00%, currently 9.25%. \$125 application fee is waived. A minimum \$10,000.00 advance is required when the credit line is established. Closing costs (up to \$324 depending on lien position, credit limit and other factors) are waived. \$25 annual fee. Rates and terms subject to change without notice. Loans subject to credit approval. Available on California owner-occupied real property only. Other restrictions may apply. Offer valid for applications received 3/1/19 – 5/31/19. NMLS# 457253.*



Need 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 2020 grant you must be an EECU member in good standing and your account must be opened by June 6, 2019.**

Applications for the 2020 EECU Grant Program will be available October 1, 2019. 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.



Kings Canyon High Honored

Kings Canyon High School, an alternative campus that EECU's Reedley branch partners with to help raise student attendance rates and support teens, has been selected as a Model Continuation High School for the state of California.

For the past eight years, our Reedley branch has worked with Kings Canyon High staff to increase student attendance and offer support to teen parents and their children.

The credit union and the school hold an attendance rally each quarter in conjunction with the Student of the Quarter Awards Program. Students with good attendance are entered into a drawing to win prizes.

The branch also donates diapers to the school nursery. The parents receive one diaper every day that they attend class.

The campus serves students in Kings Canyon Unified School District based in Reedley.



HONOR EDUCATION BY HELPING TO BUILD A THIRD WALL

Celebrate your education by adding a commemorative brick to the third Teachers and Friends of Education Honor Wall! Every brick supports student success by funding essential computer technology for Kremen School of Education.

FOR MORE INFORMATION
Call 559-278-0205 or visit
fresnostate.edu/kremen/teacherhonorwall

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1-800-538-3328

Website
myEECU.org



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Celebrating Our 85 Years of Service

On April 21, 2019, EECU will celebrate 85 years of serving our members and our community.

Educational Employees Credit Union was founded in 1934 as the Fresno Teachers Credit Union by nine educators and administrators who shared a passion for providing low-cost financial services to the educational community.

In the early 1960s, the FTCU board of directors approved plans for a new, free-standing building that would serve as the credit union's only office until our Barstow branch opened in 1975. We changed our name in 1981 from the Fresno Teachers Credit Union to Educational Employees Credit Union.

Today, we serve a broad spectrum of the educational community. Our members are teachers, school employees, students, members of school organizations, and their family members.

EECU proudly supports numerous programs, activities, and events in the community and has a long history of stability, strength and integrity.

We have become the largest credit union based in the central San Joaquin Valley. We now have more than 293,000 members, 19 branches and over \$3 billion in assets, and we serve 10 counties.

Thank you, our loyal members, for making all this possible. We look forward to continuing our partnership and serving you for many years to come.