



MEMBER PROFILE

Member Spotlight:
Dr. Claudia Lourido-Habib
Porterville College President

Dr. Claudia Lourido-Habib had an ominous start in the community college system.

Some 30 years ago, she sat sobbing and dejected in a Fresno City College bathroom, overwhelmed by her futile attempt to register as a student.

Simply enrolling in college with her limited English skills and sorting through a process that seemed daunting was too much for her – this time and her two previous attempts. The tears flowed as she sat hopelessly deflated.

(Cont. inside—**Dr. Claudia Lourido-Habib**)



New Branch Opens in Porterville

Our newest branch in downtown Porterville has opened its doors.

The branch at 14 N. Main Street Ste. E has a walk-up window and an ATM next to the door.

This is our 21st branch as we expand services to our members throughout the region.

Bulletin Board



Daylight Saving Time Ends

Don't forget to set your clocks back one hour before bedtime on Saturday, November 5. Daylight Saving Time ends Sunday, November 6.



Holiday Hours

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

Veterans Day Holiday

Friday, November 11

Thanksgiving Holiday

Thursday, November 24, and Friday, November 25

Normal Member Service Center hours will resume on Saturday, November 26.

Christmas Holiday

Member Service Center closed Saturday, December 24.

All branches and locations closed Monday, December 26.

New Year's Day Holiday

Member Service Center closed Saturday, December 31.

All branches and locations closed Monday, January 2.



Upcoming Dates

October 12: EECU Grant Application Available (see related article)

October 16-22: National Retirement Security Week

October 20: International Credit Union Day

December 2: EECU Grant Applications due (see related article)

EECU Student Grant Program

Grant Program Opens October 12

EECU's Student Grant Program provides financial support to students who are pursuing higher education. Each year we award up to \$100,000 in grants to help members pay for school-related expenses, such as tuition and books.

The program is open to EECU members pursuing a post-high school education at a community college, university/college, vocational/technical school, or advanced professional training in the United States and the District of Columbia.

Members who submit a completed application and who meet the grant eligibility requirements will have an opportunity to be considered for a \$2,000 grant.

Visit myEECU.org for grant eligibility and application information.



Grant Reading Committee

We need your help to review the grant applications and select the 50 recipients. We're seeking credit union members to serve on the reading committee who are qualified to represent public, technical and community schools/colleges. Volunteers will serve on the committee during February and March 2023.

Volunteer interest forms are available at any EECU branch and on our website. Completed forms must be returned by November 18, 2022.

ATM Safety Tips

Your safety is a top priority. Here are some important tips to follow when visiting any EECU ATM:

- Have your card ready before approaching the ATM. Memorize your PIN; never write it on the back of the card.
- Be extra cautious at night. Bring a friend whenever possible and always choose well-lighted ATMs.
- Scan your surrounding area for suspicious activity. If for any reason you aren't comfortable, report unusual activity as soon as possible and use another ATM.
- Notify police immediately of any criminal activity you observe at ATMs.
- Inspect the ATM card reader slot and the keypad to ensure both are securely in place. Look over the entire ATM for parts that don't match in styling, color or material. If you suspect the ATM may have been tampered with, notify the credit union as soon as possible and use another ATM.
- Conceal the number pad with your body when entering your PIN so others cannot see your code.
- Take your ATM card and transaction receipt or select no receipt, email receipt or text receipt.
- Never count cash at the machine or in public. Wait until you are in another secure place.
- Do not lower your window if someone approaches you while in your vehicle. Keep doors locked and windows rolled up.
- If you are followed after leaving an ATM, go to a heavily populated, well-lighted area and call the police.
- If you are involved in a confrontation with an assailant who demands your money, COMPLY.
- Do not provide information about your account or PIN to strangers, not even the credit union.
- If you lose your card, your PIN is compromised, or you discover suspicious transactions on your account, notify the credit union immediately.



Credit Life and Disability Annual Notice

The following provides valuable information and will serve as an important annual notice regarding the terms of your credit insurance coverage on your revolving loan account. Your coverage is subject to a pre-existing condition exclusion; as a result, California law requires that we annually provide you with the following notice.

Your insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the past six months before the advance or charge.

Please accept the above notification as a reminder of an important condition of your credit insurance plan. We suggest that you refer to your insurance certificate provided to you at the time of your loan for additional information.

Dr. Claudia Lourido-Habib (Cont. from Cover)

A stranger happened upon her in that bathroom. The empathetic woman picked her up, hugged her and escorted her to sign up for courses. And so began Claudia's special bond with community colleges and her journey that has led to the Porterville College presidency.

That road and ascent seemed unlikely in the late '80s when she arrived in Fresno from Colombia to flee the South American country's violence and drug wars. She was 22, reluctantly following her parents and three sisters to the U.S.

"It was hard for me to leave my country, my grandparents, my friends. I thought I would be here six months and then go back home."

Instead she stayed and took on jobs requiring minimal communications – cleaning houses and offices, working at a car wash, delivering pizzas and newspapers. Along with her parents and siblings, she brought in money as the family settled in a new country.

We all worked and tried to find our path."

Her path to education began when her father saw a promo for Fresno City College while watching Univision, a Spanish-language station. He encouraged her to inquire.

Claudia enrolled as an architecture major and an English learner student. She struggled but persevered. While at Fresno City College, she was fortunate to gain not only an architectural internship but also the nurturing guidance from the company's staff.

"They were so sweet. With my very limited English, they gave me a job. They became my mentors."

They urged her to apply at Cal Poly San Luis Obispo University. Her 2½-year stay at the school was stressful. She missed her family and at times lacked enough money to eat.

"I felt isolated and got really homesick."

She transferred to Fresno State and earned a bachelor's degree in interior design, receiving student of the year recognition in her department.

In her first full-time professional job, Claudia worked as an interior designer, enjoying the project management and space planning aspects. After seven years, she applied for a Fresno City College faculty position, though she was still a bit uncertain whether her accent would be a hindrance to teaching computer drafting and board drafting courses. It was not.

The interaction with students brought into focus her own experience and set her sights on helping future generations navigate higher education.

"When I started teaching, I saw my students' struggles and that's when I understood my journey. My students were having the same issues that I lived through 10 years earlier."

She earned a master's degree in instructional design from National University and a doctorate in education and leadership from Fresno State. The advanced degrees opened opportunities for her in administration.

Claudia served as dean of agriculture, manufacturing, industrial technology and business, and vice president of student services at Reedley College; dean of fine and performing arts, communication and journalism at Fresno City College; and was in charge of operations at Madera

Community College Center, now Madera Community College.

"I loved the classroom but I knew if I was to have a bigger impact I had to get into administration. I have an opportunity to work on systemic issues."

She says colleges continually need to adapt and address student obstacles, such as food and housing insecurities.

"We cannot leave it to chance for students to find their own way to success and completion. If we meet students where they are so that with their work and commitment we remove the barriers, then opportunities for their upper social mobility can be possible. We will impact the economic growth in the region and state."

As Claudia begins her fourth year as Porterville College president, she credits a strong campus team for implementing strategies that serve all students.

She continues to receive familial inspiration from her husband, Ghassane Habib, and their two adult sons. *"My husband has been my rock and biggest supporter."*

Claudia is indebted to everyone who has lent a hand along the way – the caring stranger who chose not to ignore her sobs and everyone since. She wants to ensure that all students receive the same support.

"I'm definitely passionate about community colleges because they changed my life. They are the foundation of my education. I have experienced community colleges as a student, faculty member and administrator. I see the benefits and the potential to really improve the lives of people."

Change to Account Statements Coming Soon

Beginning with the statement our members will receive in December 2022, some accountholders will notice a change to the address block on their account statement. If there is more than one owner on the account, the primary member's name and the first joint owner's name will be listed in the statement address block. Currently, only the primary member's name is listed on the statement. This change does not apply to Visa credit card statements.

Account statements will be addressed as shown in the example below.

Jane Doe (Jane is the primary member on the account so her name is listed first)
John Smith (John is the first joint owner on the account so his name is listed second)
1234 Main St.
Anywhere, USA 00000

If you have questions about joint owners or you want to make ownership changes, please visit a branch or call our Member Service Center at 1-800-538-3328.

Volunteers Wanted



EECU will soon begin accepting applications for the Board of Directors, Supervisory Committee, and Associate Volunteer program. If you are interested in submitting an application, please be sure to read the information that will be included in your November, December and January statements. Our elected and associate positions are strictly voluntary – no compensation is provided. Interested applicants should demonstrate a high degree of personal financial responsibility and have no appearance of conflict with EECU's business interests.

We are looking for 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.

Booking a Branch Appointment is Easy

We're always looking for ways to help our members save, whether it's saving you money or time. One way you can save time is making an appointment when visiting a branch.

You can make appointments for the following services: new accounts or account changes, loans, notary, wire transfers, and disputes/fraudulent transactions.

Book your appointment on our website (myEECU.org), in mobile and online banking, or at our lobby branch computer kiosk. You'll receive an email confirmation and optional text message reminder.



Convenience of Direct Deposit Saves Time

Do you visit a branch or ATM every payday to deposit your check? Save time and sign up for Direct Deposit! It's an easy, convenient and secure way to have your paycheck deposited right into your EECU account.

You're eligible for Direct Deposit if your employer is set up to send funds electronically. To enroll, you'll need the EECU routing number – 321172594 – and your account number.

If you have Online Banking, simply complete the Direct Deposit form located in the Additional Services menu and provide it to your employer.

Signing up is free and simple. If you have questions, please call us at 1-800-538-3328 or visit any EECU branch and we will help you set up Direct Deposit on your account.



Published quarterly by:

**EDUCATIONAL EMPLOYEES
CREDIT UNION**

P.O. Box 5242
Fresno, CA 93755

Member Service Center

1-800-538-3328

Website

myEECU.org



Federally Insured by NCUA

Changes to Online Banking Password Coming Soon

It's easy and convenient to manage your account anytime, anywhere with online and mobile banking. Convenience is important, but so is account security. We have safeguards in place to protect your account information and we continue to make enhancements to ensure your information is secure. Using a strong password is essential to help prevent unauthorized account access.

Effective January 1, 2023, we are updating our password requirements for Online Access Home Banking / Mobile Banking as follows:

- Minimum 8 characters; maximum 32 characters (the current minimum is 6 characters)
- Mix of letters, numbers and symbols (currently only two of the three are required)
- Change password annually (not currently required)

These changes align with best practices recommended by security experts. Long, complex passwords are more difficult to guess and will make accounts less vulnerable to cybercrime. Changing passwords regularly helps to protect accounts from hackers.

Here are some tips to help you create a strong password:

- Use a long passphrase. A passphrase is a string of words or text to which you add numbers, symbols, and capitalization.
- Don't make it easy to guess. Avoid using common information that others may know, such as names, birth dates, ID numbers, and favorite sports teams.
- Substitute letters with numbers or symbols. For example, a 5 can replace the letter "s"; an exclamation point can replace the letter "i".

You can change your password at any time by logging into online or mobile banking and selecting My Settings.