



# myEECU

## MEMBER PROFILE

*Member Spotlight:*

## Michele Cantwell-Copher

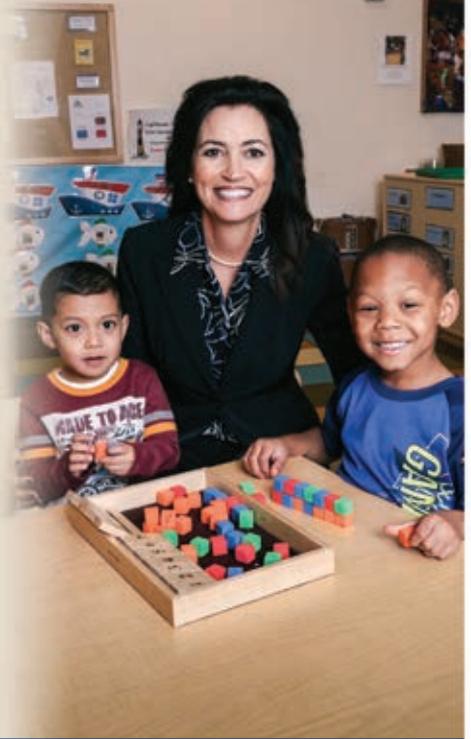
*Office of Fresno County Superintendent of Schools – Administrator of the Educational Leadership and Development Division*

To Dr. Michele Cantwell-Copher, the value and purpose of educating children go beyond teaching the three R's. And the impacts of quality education go far beyond the classroom and bettering the life of each student.

Today, educating children is about ensuring the infusion of talented and skilled young people to enter the workforce and contribute to the Valley's economy for a thriving future. Providing the best education, equal opportunities and hope for all children is not only the morally right thing to do, it's the prudent thing to do as well, Michele says.

"We're building up our young people and at the same time we're building up our community."

**(Cont. inside—Michele Cantwell-Copher)**



## PRODUCT/SERVICE PROFILE

## Holiday Wise Club Accounts Are Great Way to Save

Need an easy and convenient way to get an early start for your 2020 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. 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 2020. The deadline to submit a candidate application is February 14, 2020. 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 17, 2020.

Three seats will be up for election on the Board of Directors and one seat will be available on the Supervisory Committee. Members of the Board of Directors are responsible for directing and controlling the affairs of the credit union, exercising sound governance and leadership, and working closely with management to develop sound policies. The Supervisory Committee is responsible for ensuring rules/regulations are followed and internal controls are in place to protect the credit union. The Supervisory Committee is also responsible for selecting the credit union's external audit firm and overseeing the audit of the credit union's books and records.

## 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 2020.

## Application Information and Requirements

Prior to February 14, 2020, 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. 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. For more information, please call (559) 437-7924 or write to:

The Nomination/Election Committee  
c/o Educational Employees Credit Union  
P.O. Box 5242  
Fresno, CA 93755

**Board of Directors Meeting Date:** January 21, 2020

**Supervisory Committee Meeting Date:** February 6, 2020

**Candidate Orientation Dates:** January 29, 2020, and February 5, 2020 (if needed)

**Candidate Interview Dates:** February 11 (if needed), 12 and 13, 2020

## Bulletin Board



### *Book a Branch Appointment*

Don't forget you can schedule a branch appointment for new accounts or account changes, loans, notary, wire transfers, and disputes and fraudulent transactions. Book your appointment on our website ([myEECU.org](http://myEECU.org) under Branches & ATMs), in mobile and online banking, or at our lobby branch computer kiosk.



### *Holiday Hours*

In observance of the following holidays we will be closed:

#### **Martin Luther King Jr. Day**

*Monday, January 20*

Normal business hours will resume on Tuesday, January 21.

#### **Presidents Day**

*Monday, February 17*

Normal business hours will resume on Tuesday, February 18.

# The 2019 Year in Review

Last year we celebrated 85 years of serving our members and the community. The financial services industry has changed considerably since we first opened our doors. Advances in technology have enhanced access to banking services, which makes banking with us even more convenient and accessible from anywhere, at any time.

With that in mind, we made investments in technology last year to ensure that we are delivering an exceptional banking experience for our members. Increasing the speed of our ATMs was a high priority. In 2017 we upgraded our ATM software to read cards with EMV chips. The software change reduced the speed of our ATMs and we received a lot of feedback from our members about the slow transaction time. We know that the slowness of our ATMs was frustrating for our members and so we immediately began to research the root cause and possible solutions. Changes were made to help improve the speed but they didn't resolve the issue. We ultimately came to the decision that we needed to invest in new ATMs and new software.

Between September and December 2019 we replaced the majority of our ATMs, and those that weren't replaced were upgraded with new software to increase the transaction speed (our Sunnyside Branch ATMs and our ATM in Firebaugh are scheduled to be replaced this month). These changes eliminated the delay between inserting your card and entering your PIN, and the transactions are now much faster. Cards are now inserted horizontally at most EECU ATMs, which offers added protection against card skimming devices. The touch screens provide a more intuitive experience and at many locations you can mix cash and checks in a single deposit. You spoke, we listened, and our ATMs now deliver the speed and convenience that you deserve.

Continuing our investment in technology, last spring we launched a new look for our website. It has a fresh, contemporary design with a concise menu so that visitors can navigate quickly to information about membership, loans, savings, and more. The Online Banking login is prominently displayed on the home page, as well as content that is most frequently accessed. Pages were streamlined and consolidated for quicker access to the information you need. And since many people use a mobile device to visit websites, the design is responsive for a more user-friendly experience.

Our investment in financial education is also expanding. We've been teaching the basics of budgeting, saving, building good credit, retirement planning, and other personal finance topics for many years. Now, we've made it even easier for you to learn about managing your money, whether you're just starting out or you have some experience. Our website Money 101 page features expertly crafted financial education resources to help you manage your money wisely. We invite you to browse through our free modules and more at your convenience and learn about budgeting, getting out of debt, saving for college, building good credit, planning for retirement, and so much more! More resources will be added this year.

We celebrated two significant milestones last year, exceeding \$3 billion in assets and surpassing more than 300,000 in membership. When you bank with us, you are investing in yourself and in your community. You have access to affordable financial products, services and resources to help you achieve your financial goals at any stage of life. And your membership helps us support important causes and events in our community, such as our sponsorship of Excellence in Education events in five counties and donations to support Boys & Girls Clubs, Wings Advocacy, Break the Barriers, Civil War Revisited, and Lions Club.

We are excited to serve our growing membership and continue making a positive impact in your lives and in the community. Thank you for being part of the EECU family, and we look forward to serving you in 2020.

Mike Snell

*Chair, EECU Board of Directors*

# Michele Cantwell-Copher (Cont. from Cover)

Michele believes that education for everyone across the socioeconomic spectrum is a social justice issue.

“It’s really about moving our children out of poverty. I am a strong advocate for all children, but especially for those who need us the most,” such as English-language learners, foster youth, and those from culturally diverse populations.

That basic tenet of lifting up students and communities has been Michele’s goal throughout her 27 years in education.

Her current position is administrator of the Educational Leadership and Development Division with the Office of Fresno County Superintendent of Schools. The division plays a fundamental role in supporting early care and education through quality child care, preschool, transitional kindergarten and other programs, all of which help children to succeed in kindergarten – and ultimately in life.

Michele and other educators know that the greatest opportunity for brain development in children happens from birth to age 3 and into the early formative years.

“Parents are a child’s first teacher and we want to partner with them to prepare their children for success.”

Michele’s commitment to supporting families on and away from campus complements the big-picture vision that student success depends on everyone.

“It’s engaging the community and our systems in the important work of educating children. If we look at how these systems are connected, we all have a role,” she says. “We have to link arms with all entities that help children.”

Over the years, Michele has led two high profile community capital campaigns, was a lead writer of the 2010 Children’s Agenda, and successfully launched the Fresno County Voluntary Preschool Master Plan, the Birth-Third Grade Challenge, the Preconception to Age 5 Blueprint, and has contributed to the Fresno DRIVE community investment plan, Promise Neighborhoods, Fresno STRIVE and Children’s Movement Fresno initiatives.

While education is her profession and passion, it was not Michele’s first choice entering college. She began as an accounting major. That didn’t last long. She questioned whether she would ever finish college if she continued on that career path.

“I thought, ‘This does not make my heart sing.’”

She became intrigued with teaching as an 18-year-old while giving swim lessons to children. That made the decision to switch majors easy.

Her first job was teaching second grade at Jefferson Elementary School in Clovis Unified School District.

She eventually completed master’s and doctorate programs and then moved on to Central Unified School District for 10 years, where her positions included assistant superintendent for K-12 and adult schools, executive director of the district’s foundation, director of elementary education and vice principal at Madison Elementary School.

She also was the first principal for Norman Liddell Elementary School, which opened in 1998. She had the opportunity to hire the entire staff and together with them create the school’s unique culture. That

teamwork culminated a few years later with Liddell being awarded a California State Distinguished School recognition.

***“The magic is with the people and making sure they were inspired and devoted to our vision. We had an all-star team.”***

She was the executive director for the State Center Community College District Foundation for two years before joining the Fresno County Office.

She currently is also the executive director of The Foundation @ FCOE, which cultivates private investments to support student academic programs and events.

Michele and her husband, John Copher, have two children – Claire, 21, a Fresno State student who plans to attend law school, and Quaid, a high school junior. John is a lieutenant with the Fresno County Sheriff’s Office.

She and her family love to travel and experience different countries and cultures, which offer new perspectives that they are grateful for and appreciate.

A favorite quote of the family captures the awe and wonder of the various sights they take in through their travels: “We are not the same for having seen the moon shine on the other side of the world.”

The essence of that outlook has served as a wonderful vantage point. Michele received a fresh worldview of her path in life while teaching swimming lessons years ago. She found a vocation and her passion.

And, yes, her heart now sings.

# Kern and Stanislaus Counties, Welcome to EECU



We have expanded our field of membership and are excited to welcome new members in Kern and Stanislaus counties. Anyone in these two counties who meets our membership eligibility requirements is now eligible to join EECU and take advantage of the benefits of membership, such as low interest rates, affordable services and products, and very few fees.

With the addition of Kern and Stanislaus counties, we now serve 12 counties. The last time we expanded our service area was in 1997, when we added Inyo, Monterey, San Benito and San Luis Obispo counties to our field of membership.

We serve more than 300,000 members and the new expansion of our footprint in Central California gives us the opportunity to serve even more people and supports our strategic plan for growth.

We are honored to have the opportunity to help people in Kern and Stanislaus counties achieve their financial goals.



## EECU Ready to Assist Disaster Victims

When disasters strike, we reach out to lend a helping hand to our members who are affected and whose lives have been turned upside down. During the California wildfires last year, we identified EECU members living in the affected areas who might be impacted.

We created a special financial assistance package that includes 0% interest loans, deferred loan payments, higher credit limits, and more. Our goal is to lessen their financial burden during difficult times.

And remember, we are here to help our members through tough financial times, whether it is due to a natural disaster, divorce, job loss, or illness. Give us a call and see how we can help you during your financial hardship.

The days, weeks, months and years after personal hardships will be a difficult and trying time for many people. We are here to help and to embody the credit union spirit of “people helping people.”



# Free Quotes on Auto & Home Insurance

Since 2003, California Insurance Specialists has provided EECU members with competitive Home and Auto Insurance.

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.

Now is a great time to think about having the right insurance for your auto, motorcycle, boat and RV as you hit the road this new year.

Call 661-397-3944 for a free insurance review, or visit [myEECU.org](http://myEECU.org) and select the Insure & Invest menu for more information.

*California Insurance Specialists CA License #OB33273*



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Fresno, CA 93755



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### Member Service Center

1-800-538-3328

### Website

[myEECU.org](http://myEECU.org)

Hello!  
How can we help you today?



## ATM Changes Improve Our Service to You

You may have noticed that we've made changes at our ATMs to enhance your experience and the security of your transactions. These changes offer a new ATM menu appearance and quicken the transaction process.

In late 2019, we replaced the majority of our ATMs, and those that weren't replaced were upgraded with new software to increase the transaction speed. These changes eliminated the delay between inserting your card and entering your PIN, and the transactions are now much faster.

Cards are now inserted horizontally at most EECU ATMs, which offers added protection against card skimming devices. The touch screens provide a better and quicker experience and at many locations you can mix cash and checks in a single deposit.

We hope you enjoy the speed and convenience of our ATMs.

