



MEMBER PROFILE

Member Spotlight:

Johnny Baltierra

*Armona Union Elementary
School District Counselor*

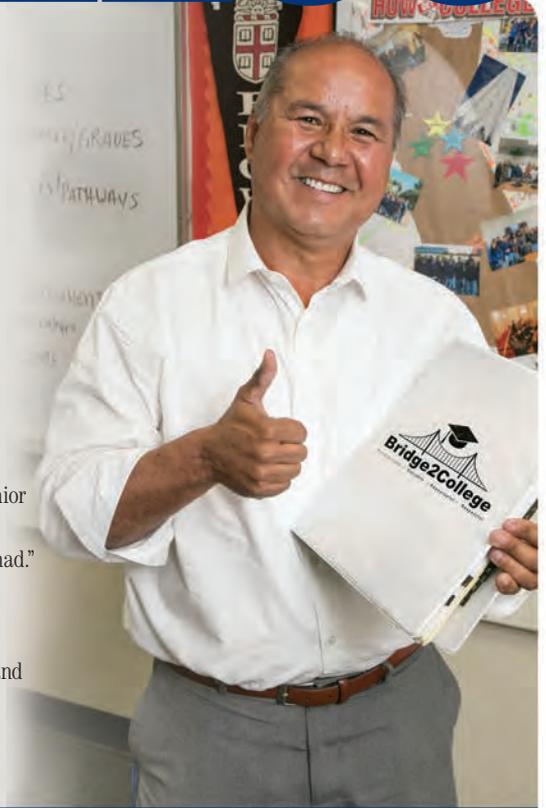
Johnny Baltierra sums up the early years of his life this way:
“Poor, welfare, teen dad, no dad – that was me.”

His challenging childhood and teen years didn't dampen his determination to build a good life for himself and his family despite finding out at age 17 that he was going to be a father. Forgoing his senior year on the Fresno High School cross country and track teams, he married his girlfriend, Susan, and vowed “to be the dad that I never had.”

He told his new bride, “We're going to make it, honey.”

Johnny has turned that drive and commitment as a young husband and father into a career of teaching and helping youth as an educator.

(Cont. inside—Johnny Baltierra)



PRODUCT/SERVICE PROFILE

Start Saving Early – Open a Holiday Wise Club Account

Need an easy and convenient way to get an early start for your 2019 holiday shopping? We can help. Reap the benefits of our Holiday Wise Club Account with monthly deposits 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

EECU is 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 2019. The deadline to submit a candidate application is February 15, 2019. 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, 2019.

Three seats will be up for election on the Board of Directors, and three seats 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 2019.

Application Information and Requirements

Prior to February 15, 2019, 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 22, 2019

Supervisory Committee Meeting Date: February 7, 2019

Candidate Orientation Dates: January 30, 2019, and February 5, 2019 (if needed)

Candidate Interview Dates: February 11 (if needed), 12 and 13, 2019

Bulletin Board



Protect Your Accounts and Identity

Our Security Center on our website (myEECU.org) offers plenty of helpful information on protecting your accounts, personal information, home computer, and your identity. We also provide tips on how to avoid scams.



Holiday Hours

In observance of the following holidays we will be closed:

Martin Luther King Jr. Day

Monday, January 21

Normal business hours will resume on Tuesday, January 22.

Presidents Day

Monday, February 18

Normal business hours will resume on Tuesday, February 19.

The 2018 Year in Review

As a not-for-profit financial institution, we remain committed to enriching our members' lives by offering products and services that enhance their financial well-being. In 2018, we introduced new products, added more locations, continued our efforts to streamline our processes and increase efficiencies, and provided support for numerous events and programs. Here are some of the things we accomplished last year.

Our mortgage loan product line now includes first-time home buyer loans through Wescom Central Credit Union, a trusted mortgage provider in the credit union industry. You now have access to fixed-rate conventional, VA and FHA loan products that require low down payments. Whether you're looking to make your first home purchase, refinance your home, or buy your dream home, we have the expertise to guide you every step of the way.

The option to sign documents remotely is one of the ways we have increased efficiency and convenience for our members. With DocuSign, you can electronically sign your loan documents instead of making a trip to a branch. We introduced the service last March and our members tell us they really enjoy the convenience and security of signing their loan documents anywhere, from any device. We also offer a mobile notary service for our Home Equity Line of Credit loan documents. Our mobile notary will travel to your location for convenient signing services. These two new services demonstrate our efforts to make banking with EECU about your schedule – not ours.

We respect your time and we know that you have more important things to do than wait. When you call us, you now have the option to receive a call back instead of waiting on hold. If you plan to visit a branch, you can schedule an appointment to open an account or apply for a loan, and to receive assistance with other services. The Appointment Concierge scheduling service is available on our website, our branch computer kiosks, and in online and mobile banking.

Creating a budget and tracking your finances can be hard to fit into your busy schedule. Our members who use Online Banking have access to Money Management, a leader in the personal money management industry. Our free Money Management tool helps you categorize your spending so you can understand where your money goes, set goals, budget, track progress, and more. It's another free tool we provide to help our members manage their money more effectively.

Last January we opened our beautiful new branch in Sanger. The exterior is sleek and modern, and the inside showcases free-standing "teller pods" instead of a traditional teller line, and a living plant wall, which helps to absorb pollutants and reduce indoor air pollution. We also opened a second ATM in Selma. The walk-up ATM is along Dinuba Avenue just east of McCall Avenue in the shopping center parking lot. We now have 19 branches to serve our growing membership, and more than 30,000+ EECU and CO-OP ATMs nationwide.

Our employees raised thousands of dollars last year for local charities and organizations. They held raffles, bake sales, and even a concert to raise money to help those in need. A few of the organizations that benefited from the money raised are Wings Advocacy Fresno, Central California Food Bank, and Poverello House. The employees also donated clothing, books, backpacks and supplies to many local charities and schools. We are proud of our employees and the good work they do in the community.

EECU's investment in the community is possible because of the support of its members. We're deeply committed to providing free financial education programs in the classroom and in the community. We also sponsor many programs and events, such as academic decathlons, sober grad nights, college and career days, reading programs, spelling bees, Excellence in Education events, student art shows, and band reviews that benefit people living in the communities we serve.

It's because of your support that we closed the books on another successful year. We serve more than 288,000 members with over \$3 billion in assets. Our 2019 story is just beginning and we have a lot of exciting things planned. Thanks for choosing EECU as your financial partner.

Mike Snell

Chair, EECU Board of Directors

Johnny Baltierra (Cont. from Cover)

He pours his abundant energy into his role as the counselor for Armona Union Elementary School District, building up the confidence of students and encouraging them to dream big.

“I expect their dreams to come true and I want to be a small part of that,” he says.

Armona is a farming town of about 4,000 people between Hanford and Lemoore in Kings County. He constantly strives to ignite student aspirations and to embolden teens to think of the possibilities outside their rural community.

He tells them, “You’re going to Harvard and Berkeley. You can apply to these schools because you’re that smart and because they (and society) need your skills, your talent and your creativity.”

To further inspire college ambitions for Armona students, Johnny took 13 teens to visit Stanford, UC Berkeley, Sacramento State and UC Merced last spring. He also founded a nonprofit, Bridge2College, which mirrors similar Valley programs that take students on tours of Ivy League universities, including Yale, Brown, Columbia and Penn.

In April, Johnny and about 20 high school students from the Armona area will journey to the East Coast. Various donations and fundraising by Johnny, the students and their families will pay for the trip. While in New York, the students also will see a play, the Statue of Liberty and the 9/11 Memorial.

His work of instilling a higher education mind-set in students doesn’t stop there. Johnny is president of the Association

of Mexican American Educators, Fresno Chapter, which annually awards about 25 students with \$1,000 college scholarships. EECU is a donor for both Bridge2College and the scholarships.

As the Armona school district counselor, he spends time at Parkview Middle School and Armona Elementary School. He’s also worked as the counselor for the district’s Crossroads Charter Academy, an online high school.

“My job is to make sure our students are well-prepared for high school,” he says.

He teaches the middle school students about “A-G courses,” classes that are required for admission into a University of California school, and requirements for California State University campuses and private university so they have that knowledge and understanding early in their teen years.

Johnny thrives in building a mentoring relationship with students through simple gestures such as handing out candy – with a caveat: “As and B’s, baby,” he says, constantly encouraging them to do well in the classroom.

“Right here, baby,” he says, tapping his right temple and emphasizing that they must develop and reach their potential with their minds. “I expect you to do well in school because there will be rewards.”

Johnny served as a Fresno Police Department officer before leaving after two years to attend Fresno State and earn a bachelor’s degree in liberal arts. He completed his pupil personnel credential and master’s degree at Fresno Pacific University.

The reason for his career change was simple: “I wanted to work in schools and change kids’ lives.”

His vast career experience as an educator and counselor includes working at San Joaquin Elementary School, Edison High, Fresno High and Roosevelt High Schools, the San Jose Unified School District and a military school in Ceres. He also was the vice principal at Patterson High School and worked at the Fresno County Juvenile Hall.

He is in his fifth year with the Armona schools. Johnny says too often students from rural communities aren’t expected to go on to college – a sentiment he sometimes hears from students themselves. His goal has always been to transform that thinking and culture.

“I got your back, baby,” he tells the teens.

Johnny and his wife have been married for 42 years. She is an operating room nurse at Community Regional Medical Center. They have three sons – Michael, 41, Joey, 38, and Gabriel, 31.

They enjoy attending games of their favorite sports teams, including the Fresno State football games to which the family has season tickets.

Johnny has built his career through mutual trust and respect with students. He has abided by the principle of showing the kids that he cares about them and that they return that respect and believe in themselves.

“We need to connect with teens and they need to connect with us.”



Branch Appointments Now Available

No time to wait in line at a branch? No problem! You can now book an appointment for the following services and avoid the line:

- New accounts or account changes
- Wire Transfers
- Loans
- Disputes/fraudulent transactions
- Notary

Choose the branch and time that works best for your schedule. You'll receive an email confirmation and optional text message reminder.

Book your appointment on our website, in mobile and online banking, or at our lobby branch computer kiosk. Now that's convenient!

We Offer Debit Cards for Teens 13-17

Did you know we offer debit cards and checking accounts for teens ages 13 to 17? These are great opportunities for teens to learn financial responsibility and start them on the road to financial success. Stop by our branch, visit our website myEECU.org, or call us at 1-800-538-3328 to find out more.



EECU Lends a Hand to Disaster Victims

Our members are our family and we want to help when disasters strike and their lives are turned upside down. During the recent wildfires, floods and mudslides in California, we identified EECU members living in the affected areas who might be impacted.

When disasters such as these arise, we reach out to members through emails with special financial assistance offers. Our goal is to lessen their financial burden during difficult times.

Among the ways we help are:

- Increasing credit limits on an EECU Visa credit card
- Allowing members to skip loan payments for two months
- Temporarily reducing interest on certain loans and lines of credit
- Waiving the early withdrawal penalty fee on existing share and IRA certificates

We have helped many members affected by fires, floods and mudslides in recent years. We even assisted a member living in Texas whose life was disrupted because of a hurricane.

Through the credit union spirit of "people helping people," members can count on us when a natural disaster affects their lives.



Our Website is Getting a Makeover

This spring, we're launching a new look for our website. It will feature a contemporary design and an easier navigation menu structure to help you find information and complete tasks quickly. Other changes you'll see:

- The Online Banking login will be featured prominently on the home page
- Product information and rates will be grouped together on the same page
- Content will be streamlined to reduce the number of clicks to get to the information
- Each page will feature links to relevant content

We hope you will like our new design and we look forward to your feedback when our newly redesigned site goes live.



Published quarterly by:
**EDUCATIONAL EMPLOYEES
CREDIT UNION**

P.O. Box 5242
Fresno, CA 93755



Federally Insured by NCUA

EECU Honors Top Educators, School Staff

Thanks to your membership, EECU supports various programs throughout the counties we serve.

Among the many worthy efforts we sponsor are events that honor the top educators and school staff in five counties – Fresno, Kings, Madera, Merced and Tulare. Each year in each county, teachers, administrators, bus drivers, classroom aides, custodians and other school employees are recognized for their outstanding work and dedication to students throughout the region.

EECU funds these Excellence in Education events to applaud and celebrate the nominees – and all school staffs – for their role in leading and developing young minds and characters. Teacher of the Year, Employee of the Year and Administrator of the Year are selected in each county.

Thank you to our membership for making these wonderful events possible.

