



**MEMBER PROFILE**

*Member Spotlight:*

**Raquel Garcia**

*Executive Director, CityServe Tulare Kings*

Raquel Garcia's mission in life is to serve – and that she does tirelessly and enthusiastically. Her busy schedule keeps her calendar and her heart full.

“Serving people has really been something that I find gratification in,” she says. “My life exists so that I can serve people.”

Her role as executive director of CityServe Tulare Kings fulfills much of that calling. CityServe partners with churches, faith-based nonprofits, government agencies, businesses and community leaders in assisting families and individuals through food distributions, rent relief, social services and housing options.

**(Cont. inside—Raquel Garcia)**



**PRODUCT/SERVICE PROFILE**

**Build Your Savings with Our Share/IRA Certificate Special**

Looking for a safe investment? Build your savings with our limited-time Summer Savings Certificate. Open a 2-year Summer Savings Share/IRA Certificate June 1 – July 31, 2022, and earn 2.02% APY.



**Summer Savings 2 Year Share/IRA Certificate Special**

Minimum Balance	APY
\$500	<b>2.02%*</b>

Call 1-800-538-3328 or visit any EECU branch to open your Summer Savings Certificate today.

\*APY = Annual Percentage Yield. Certificate must be opened between 6/1/2022 – 7/31/2022. Penalty for early withdrawal. Minimum balance to open and earn 2.02% APY is \$500; the maximum certificate is \$200,000 per account. All certificate opening funds must have been on deposit with EECU as of 3/1/2022. Insured by NCUA.

# Bulletin Board



## *Holiday Hours*

HAPPY  
4<sup>th</sup> OF JULY  
INDEPENDENCE  
DAY



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

**Independence Day – Fourth of July**  
*Monday, July 4*

Normal business hours will resume on Tuesday, July 5.

**Labor Day – Monday, September 5**

Normal business hours will resume on Tuesday, September 6.



## *Branch News*

**Change to Clovis West Branch Hours**

Effective Monday, August 22

Monday – Friday 8:30 a.m. to 4:30 p.m.



## Manage Your Cards with Card Control

With Card Control, you can manage your card usage quickly and easily through your mobile device or online banking.

- Temporarily turn a card “on” or “off” – helpful if you have misplaced your card
- Set alerts to be notified when your card is used – a great fraud detection tool
- Set spending alerts and limits – to help you reach your budgeting goals
- Restrict types of purchases (e.g. at restaurants, gas stations, online) or amount (e.g. over \$100) – for greater control over card usage

Card Control is available in the More menu of the mobile app and in the Additional Services menu in Online Banking.

Enjoy greater protection and control over your cards with Card Control.

## New EECU Branch Opens in Clovis

Our new Clovis branch is now open.

The branch is located at the southwest corner of Shaw and Armstrong Avenues and has two walk-up windows and an ATM. It is EECU’s 20th branch.

We look forward to seeing you at our new location.



# Congratulations to Our Grant Winners

The Board of Directors is pleased to announce the recipients of the 2022 EECU Student Grant Program. Each recipient will receive \$2,000 to be used toward college education expenses. Our Student Grant Program started in 2003 and to date we have awarded more than \$1.6 million in grants to students who are pursuing higher education.

Our Board of Directors established the grant program to help students with their education expenses, and we are proud that our investment is helping to educate the next generation of teachers, doctors, accountants, nurses, and more.

In June, the 2022 Student Grant Program recipients listed below received special recognition at our Annual Meeting, held virtually this year.

This is the 20th year that EECU has offered the Educational Grant Program to assist members with their higher education expenses.

We congratulate the 50 grant recipients and wish them continued success in their field of study. Applications for the 2023 grant program will be available in October.

Denise Alonso  
Anthony Avila  
Abigail Baniaga  
Samantha Bautista  
Devynn Brown  
Dante Buell\*  
Anastasia Cardona  
Anber Choudhry  
Jancarlo Delgado  
Eduardo Fabian-Paramo  
Katelyn Fernandez  
Amber Francis\*  
Boyd Fransen  
Chastine Gist  
Ana Fraga Gutierrez  
Jacqueline Holquinn  
Emma Jensen  
Katrina Jones

Ashley Keobounnam  
Kirandeep Klair\*  
Ansel Lee  
Nuchi Lee  
Sophia Linder  
Keline McAlister  
Alondra Mijangos  
Rose Moua\*  
Lauren Nichols\*  
Lena Ohanian  
Amy Payne  
Aaron Pendergrass  
Miliana Perez  
Adriana Pimentel  
Giselle Plascencia  
Hannah Ravizza\*  
Emily Rhoades  
Carly Robinson

Ariel Rodriguez  
Francisco Saenz  
Trent Sherman  
Heather Sorensen\*\*  
Leonard Sullivan  
Katherine Sullivan  
Brenden Tackett  
Samuel Francis Ureta  
Vanessa Vang  
Thong Vang\*  
Irina Xiong  
Nou Yang  
Patricia Yang  
Aften Young

*\*Two-time recipient*

*\*\* Three-time recipient*



# Raquel Garcia (Cont. from Cover)

“We improve the quality of life in our local community by building trusting relationships through (local churches) to bear witness to the loving kindness of Jesus,” she says.

The network of churches and agencies collaborate to cast a wide net throughout Tulare and Kings counties and then leverage collective resources and tools to target a vast range of needs.

And the needs are great.

“Coming out of the pandemic, we are continuing to see the devastation that (has affected) so many families and local businesses. The circumstances that people face created significant medical needs, food shortages, job loss and so much more.”

One of CityServe’s projects is a partnership with Visalia Unified School District and insurance company HealthNet that established Waste Hunger Not Food, a program that distributes surplus school and restaurant food.

The agency also worked with local farmers, churches and the U.S. Department of Agriculture on the Farmers to Families program to help feed 245,000 families in 2020 and 2021. “There were food distributions throughout Tulare and Kings counties for a year.”

The pandemic and rising costs for food and household goods present challenges for a wide scale of families. “When you see people coming though, it’s everyone. There are working families who also have food insecurities.”

CityServe’s work goes far beyond food baskets. A rent relief program provides assistance to families struggling with housing costs. In addition, the organization

is currently pursuing a transitional housing project that would help foster care youth by building small housing units for those who age out of the system when they turn 18.

“These kids are the highest risk of becoming homeless,” Raquel says.

Raquel says increases in domestic violence cases, crime and mental health issues have caused additional stress for families to overcome, intensifying the necessity for more outreach services.

“I am hopeful CityServe Tulare Kings will be able to address all of these needs in some way,” says Raquel, who became the organization’s executive director in January.

While CityServe is Christian-based and its core approach is compassionate evangelism, the organization’s primary goal is linking people to available resources. The organization serves everyone regardless of personal or spiritual beliefs.

“Compassionate evangelism is simply going out into neighborhoods and asking people how they are doing and what can we do to be helpful to their families,” she says. “CityServe doesn’t turn anyone away.”

CityServe’s expansive footprint is just part of Raquel’s service and volunteerism.

As a graduate of Leadership Visalia, a professional development program, she teams with other mentors to cultivate visionary leaders who strengthen the workplace and the community.

Raquel is also board president for Family Services of Tulare County, which promotes healing from home violence and nurtures healthy relationships. “While our program areas are broad, physical and emotional

safety is the common thread that ties together everything we do.”

For the past 15 years, Raquel has taught in-person and online courses on leadership, team development, ethics and values, and business policy and strategy for Fresno Pacific University’s School of Business. Before taking the position of CityServe executive director, she was the assistant director of outreach and admissions at Fresno Pacific for 17 years.

Driven in all she does, Raquel has a bachelor’s degree in management and organizational development, a master’s in leadership and organizational studies and a minor in peacemaking and conflict resolution in workplace and school conflict, all from Fresno Pacific. And she is working toward a doctorate in organizational leadership at Northcentral University.

***“I am a first-generation graduate in my family. Completing my doctorate is a lifelong goal of mine.”***

Her parents, both of whom grew up in large families, modeled a strong work ethic.

“I came from families who are very hard-working and very resourceful.”

Raquel and her husband, Andy, have been married 24 years and have two children Sophia, 13, and Andres, 12. The family enjoys traveling, watching the Los Angeles Dodgers play, and visiting Disney theme parks.

Raquel, whose first job was handing out Orange Julius samples in a mall at the age of 12, knows no other way of life but to work and serve.

“My plate has always been full.”



## Thank You for Attending Our Virtual Annual Meeting

Thank you to all of our members who attended our virtual Annual Meeting in June.

The meeting included election results for the Board of Directors and the Supervisory Committee, and a brief overview of EECU's financials and accomplishments. Our Student Grant Program recipients for 2022 were also announced.

The meeting was offered to our members online from our Operations Center in Fresno.

Thanks again to everyone who participated.



## Know the Signs of a Charity Scam

If you're considering a request for a donation to a charity, do some research before you give. By finding out as much as you can about the charity, you can avoid fraudsters who try to take advantage of your generosity. Here are tips to help make sure your charitable contributions don't go to a scammer.

According to the Federal Trade Commission, charities and fundraisers (groups that solicit funds on behalf of organizations) use the phone, face-to-face contact, email, the internet (including social networking sites), and mobile devices to solicit and obtain donations. Naturally, scammers use these same methods to take advantage of your goodwill. Regardless of how they reach you, be cautious of any charity or fundraiser that:

- Refuses to provide detailed information about its identity, mission, costs, and how the donation will be used, including what percent of your donation will go to the charity rather than to the caller or the caller's company.
- Doesn't provide proof that a contribution is tax deductible.

- Uses a sound-alike name that closely resembles that of a better-known, reputable organization.
- Thanks you for a pledge you don't remember making.
- Uses high-pressure tactics such as trying to get you to donate immediately, without giving you time to think about it and do your research.
- Asks for donations in cash or asks you to wire money.
- Offers to send a courier or overnight delivery service to collect the donation immediately.
- Guarantees sweepstakes winnings in exchange for a contribution. By law, you never have to give a donation to be eligible to win a sweepstakes.

For more information, visit [ftc.gov/charityfraud](https://www.ftc.gov/charityfraud).

*Source: Consumer Financial Protection Bureau and Federal Deposit Insurance Corporation*



## Thank You for Your Support and Loyalty

We're proud to take home the gold for Best Credit Union and we thank you for voting EECU #1 for the 16th consecutive year. Our success is due to our amazing members and employees.



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

P.O. Box 5242  
Fresno, CA 93755

**Member Service Center**  
1-800-538-3328

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



Federally Insured by NCUA



## Keep Your Information Up-to-Date

Do we have your current contact information? It's important that we have up-to-date information to ensure that we have a reliable means of contacting you about important account notices, fraud alerts, and other critical communications.

If you've moved or changed your phone number or email address, please take a moment to update your information in online or mobile banking. You can also visit an EECU branch or call our Member Service Center.



## Clinton Way Branch Remains Closed

Our Clinton Way branch sustained significant damage from an after-hours fire in April, forcing the branch to close for several months for repairs.

Use the Locator in our app and the ATM and on our website to find the nearest EECU branches and ATMs and surcharge-free CO-OP ATMs.