

myEECU

MEMBER PROFILE

Member Spotlight:

Gurdeep Sihota-Hébert

*Clovis Community College
Dean of Student Services*

Gurdeep Sihota-Hébert is all about value.

As Clovis Community College dean of student services who oversees student success, equity, student life and outreach, she sees value in each person, each culture, and each job and occupation. That mindset benefited her as a student.

Nearly 30 years ago, a Fresno City College dean saw value and potential in her when he suggested a career in campus student services. That spurred an interest in a field that previously was not on her radar.

"I didn't even know something like that existed," she says.

(Cont. inside—Gurdeep Sihota-Hébert)



Clinton Way Branch Has Reopened

Our Clinton Way branch reopened in December. Thank you for your patience while our branch was closed for several months to repair damage caused by a fire last year. In addition to the repairs we also remodeled the lobby area and the teller line.

The branch ATMs are scheduled to be in service by February. We are excited to welcome our members back to the branch and we hope to see you soon!

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.

EECU is the largest credit union based in the central San Joaquin Valley, serving 12 counties and more than 347,000 members.

We are seeking 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. Ideal candidates will bring to the position their leadership skills, creativity, diversity in background and thought, and a passion for volunteer service. 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 2023. The deadline to submit a candidate application is February 17, 2023. 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 21, 2023.

Three seats will be up for election on the Board of Directors, and one seat will be available on the Supervisory Committee. The Board of Directors is responsible for providing direction and oversight to the credit union, exercising sound governance and leadership, and working closely with management on policy setting and strategic planning. The Supervisory Committee is responsible for ensuring rules/regulations are followed and evaluating the credit union's internal controls. The Supervisory Committee is also responsible for selecting the credit union's external audit firm and overseeing the audit of the credit union's financials.

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 2023.

Application Information and Requirements

Prior to February 17, 2023, 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; candidates will be interviewed by the nomination committee. 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 31, 2023

Supervisory Committee Meeting Date: February 9, 2023

Candidate Orientation Dates: January 26, 2023 and February 1, 2023 (if needed)

Candidate Interview Dates: February 7, 8, and 9 (if needed), 2023

Bulletin Board



Holiday Hours

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

New Year's Day Holiday – Monday, January 2

Normal business hours will resume on Tuesday, January 3.

Martin Luther King Jr. Day – Monday, January 16

Normal business hours will resume on Tuesday, January 17.

Presidents Day – Monday, February 20

Normal business hours will resume on Tuesday, February 21.

The 2022 Year in Review

We are proud to report that 2022 was another successful year for EECU. The support of our members and our dedicated staff makes it possible for us to deliver on our mission to provide unrivaled member service and offer affordable products and services that promote financial wellness.

We continue to invest in infrastructure and in new technologies to give our members convenience and options for their banking needs.

We opened a branch in Clovis at Shaw and Armstrong Avenues last June and one in downtown Porterville in September. Residents and workers in the downtown Visalia area now have convenient access to an ATM. Adding new branches and ATMs is part of our strategic plan to keep pace with our growth in membership.

Online and mobile banking adoption continues to increase as consumers seek convenient, safe and easy ways to conduct their banking whenever and wherever they choose. More than 80 percent of our members use online banking to manage their money. We introduced a new feature last year that offers another layer of protection against card fraud. With our new Card Control service, cardholders who misplace their card can easily “turn off” the card in online or mobile banking so that it can’t be used. Other features include enabling purchase notifications, setting dollar amount limits, and creating transaction controls.

In addition to offering a full slate of consumer loans, we also offer mortgage loans. We recently upgraded to a new mortgage loan servicing system that offers the added convenience of viewing mortgage loan statements, loan details, and loan documents through our new online portal. If you’re in the market for a home, or you want to refinance your current loan, be sure to explore our home loan options and competitive rates.

We are passionate about giving back to the communities we serve and we do so in a variety of ways. In 2022, we sponsored numerous community events, including the Bridge2College scholarship awards dinner, Fresno Grizzlies Wild About Reading program, spelling bees in several counties, Valley Caregiver Resource Center, Sober Grad events, Boys & Girls Club, CASA, and the Salvation Army backpack distribution.

We also invest in the community by providing free financial literacy education for youth and adults to help fill the gap in financial education and promote good financial habits. More than 5,800 students and adults attended our classroom presentations and workshops last year on topics such as creating a budget, balancing a checkbook, getting a loan, understanding credit and credit scores, and preventing fraud. Our goal is to give people the foundations of financial literacy so they can make sound financial decisions.

We were excited to be ranked the 3rd best credit union in California by Forbes in their annual list of America’s Best Credit Unions. Just 3.4 percent of credit unions in the country made the list and so we were quite honored to be ranked so high. This prestigious recognition validates the great work our employees do every day and their commitment to providing our members with excellent service. We were also named best credit union by the readers of two local publications: *The Business Journal Best of Central Valley Business Awards* and, for the 16th year in a row, *The Fresno Bee Best of Central California – The People’s Choice Awards*.

Looking ahead, we will continue to focus on providing an exceptional member experience and offering products and services that empower our members to lead their best financial lives. Thank you for choosing EECU; we are grateful for the opportunity to serve you.

Walter A. Franzell

Chair, EECU Board of Directors

Gurdeep Sihota-Hébert (Cont. from Cover)

Value has remained a constant theme during her 28-year State Center Community College District administrative career.

“If we help students feel like they belong, they’ll be more engaged and more likely to be successful.”

She sees the value in the wide range of students on a campus that reflects so many cultures and countries. She says that is an education unto itself and can cultivate understanding of people from different life experiences, which has enormous value.

Gurdeep, a first-generation Asian-Indian American, realized the vast richness represented at Fresno City College while simply gazing all around when she was a student.

“I could be standing in the middle of the campus and essentially be looking at the globe.”

As an administrator, she promotes the value of every occupational path and helps students thrive in their chosen fields. She advocates for investing in all students and their goals. Community colleges educate and prepare university-bound students but they also offer technical and vocational programs that immediately lead to good-paying and essential jobs.

Students earn degrees and certificates through Career Technical Education programs in many areas – nursing, firefighting, forestry, aeronautics, law enforcement, welding, automotive repair, and customer services. All careers are of equal importance to society, she says.

“We need to value the person who’s going to go into the automotive field as much as the person who is going to be a lawyer.”

Gurdeep points to the various occupations that play vital roles in the medical industry – nurses, phlebotomists, EKG technicians, dental assistants, respiratory therapists, medical assistants, and health care interpreters to name a few.

“A doctor is not going to be able to do their work without the support of the rest of the medical team and many of them come from community colleges,” she says.

The equity and outreach aspects of Gurdeep’s job entail assisting students in overcoming obstacles that hinder their coursework. Many students experience food and housing insecurities, homelessness, lack of access to social services, and car repair and childcare issues.

“When you have the ability to take down a barrier, it opens the path for the student to keep pushing ahead,” she says.

Just getting to campus can be a challenge for some students. “Access is one of the first barriers to attending college,” she says. Citybus routes ease that burden, connecting to Clovis Community College and essential services. Bus passes are available for those in need.

Campus food pantries assist students who are short on groceries. Snack stations are available for anyone who wants to grab a quick bite on their way to class.

Offering a wide array of career paths, transportation modes and food assistance requires partnerships with businesses, city and county officials, and nonprofits. These partners know the importance of investing in students who are their workforce pipeline, Gurdeep says.

She praises the dedication and work of her student services staff. “We would not be able to serve our students if it wasn’t for my amazing team.”

Gurdeep began her State Center career at Fresno City College as a student assistant for student services. She became a full-time College Center assistant and then director of college activities before becoming executive director of the State Center Community College Foundation, the district’s fundraising organization. She was instrumental in raising money for the restoration of the Old Administration Building at Fresno City College and in increasing districtwide scholarship funds. She also helped to secure the first \$1 million gift for the McClarty Center for Fine & Performing Arts at Reedley College.

She is a member of Westside Church of God and Central California Asian Pacific Women, which empowers Asian and Pacific Islander women through scholarships and other supportive programs. She has also served on the CCAPW board. She was recognized by the Marjaree Mason Center, a shelter for victims of domestic violence, as one of the Top Ten Professional Women and Leading Business honorees in 2020.

On the Clovis campus, Gurdeep’s office is near plenty of student activity – the open computer lab, tutorial center and the student center. There is a lot of foot traffic. She likes it that way.

“I can feel the pulse of the students. I can pick up on their stories, their struggles and their celebrations.”

So much easier to spot value.



Beware of Traps by Tech Support Scams

Tech support scammers want you to believe you have a serious problem with your computer, like a virus. They want you to pay for tech support services you don't need, to fix a problem that doesn't exist. They often ask you to pay by wiring money, putting money on a gift card, prepaid card, or cash reload card, or using cryptocurrency or a money transfer app because they know those types of payments can be hard to reverse.

Tech support scammers use many different tactics to trick people. Spotting these tactics will help you avoid falling for the scam.

Phone Calls

Tech support scammers often call and pretend to be a computer technician from a well-known company. They say they've found a problem with your computer. They typically ask you to give them remote access to your computer and then pretend to run a diagnostic test. Then they try to make you pay to fix a problem that doesn't exist.

If you get a phone call you didn't expect from someone who says there's a problem with your computer, hang up.

Pop-up Warnings

Tech support scammers may try to trick you with a pop-up window that appears on your computer screen. It might look like an error message from your operating system or antivirus software, and it might use logos from trusted

companies or websites. The message in the window warns you about a security issue on your computer and tells you to call a phone number to get help.

If you get this kind of pop-up window on your computer, don't call the number. Real security warnings and messages will never ask you to call a phone number.

Online Ads and Listings in Search Results

Tech support scammers try to get their websites to show up in online search results for tech support. Or they might run their own ads online. The scammers are hoping you'll call the phone number to get help. If you're looking for tech support, go to a company you know and trust.

What To Do If You Are Scammed

If you paid a tech support scammer with a credit or debit card, you may be able to stop the transaction. Contact your credit card company or bank right away. Tell them what happened and ask if they can reverse the charges.

If you paid a tech support scammer with a gift card, contact the company that issued the card right away. Tell them you paid a scammer with the gift card and ask if they can refund your money.

If a tech support scammer contacts you, report it to the FTC at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov).

Source: Federal Trade Commission

Money Management Helps Track Your Finances

Learn how you can better understand and manage your finances with Money Management, a personal financial management solution available in online and mobile banking. Money Management is a free personal tool that helps you track your spending, create budgets, set goals, and more.

With Money Management you can:

- Use “bubble” budgets to easily see which spending categories take up a larger share of your budget.
- View your spending trends over time to see changes in where your money is spent.
- Set goals, track your net worth, set up notification alerts, and so much more.



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Changes to Online Banking Password Start January 1

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, our password requirements for Online Access Home Banking / Mobile Banking are:

- Minimum 8 characters; maximum 32 characters
- Mix of letters, numbers and symbols
- Change password annually

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.