


 The logo features a stylized owl head in maroon on the left, followed by the word "my" in a large, bold, black lowercase font, and "EECU" in a large, bold, blue uppercase font.

MEMBER PROFILE

Member Spotlight:

Rhonda Murphy

Owner, Rhonda's Fitness

Overcoming adversity is nothing new for Rhonda Murphy.

Growing up in Laton, the daughter of a farm laborer and a teacher's aide, Rhonda lived a simple childhood but was no stranger to struggle.

"It was a wonderful childhood, but we were so poor that we didn't have indoor plumbing. I think that is what made me so strong. I wanted to work as hard as I could so we would not have to live like that forever," she says.

Rhonda's strong work ethic and her ability to always find a way to overcome life's hurdles are the foundation for how she lives her life.

(Cont. inside—Rhonda Murphy)



New ATM Opens in Chowchilla

Our ATM in Chowchilla is now open. The ATM is located in the parking lot of the Pioneer Technical Center, across the street from the high school football field.

We have many branches and ATMs to serve you. Use the locator map in our mobile app and on our website to find nearby branches and ATMs.

Bulletin Board



Daylight Saving Time Ends

Don't forget to set your clocks back one hour before bedtime on Saturday, November 4. Daylight Saving Time ends Sunday, November 5.



Holiday Hours

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

Veterans Day Holiday

Friday, November 10

Thanksgiving Holiday

Thursday, November 23, and

Friday, November 24

Normal Member Service Center hours will resume on Saturday, November 25.

Christmas Holiday

All branches and locations closed

Monday, December 25.



Upcoming Dates

October 1: October is National Breast Cancer Awareness Month

October 11: EECU Grant Application Available (see related article)

October 15-21: National Retirement Security Week

October 19: International Credit Union Day

December 1: EECU Grant Applications due (see related article)



Card Control Alerts to Replace Visa Purchase Alerts

With our Card Control service in online and mobile banking, you can set up transaction alerts for your debit and credit cards and receive real-time notifications of card activity.

If you currently use the Visa Purchase Alerts service for card transaction alerts, please note that we will no longer offer the service after January 31, 2024. We encourage you to enroll in Card Control in the mobile app (More menu) or in online banking (Additional Services menu) and set up transaction alerts by selecting the Alert Delivery Options for your credit and/or debit cards. You can set alerts by merchant, transaction and location type.

With Card Control, you can also temporarily turn a card "off" if it is misplaced, restrict purchases by merchant and transaction type, and even set card spending limits.

Visit our website to learn about all of the features available in Card Control. If you have any questions, chat with us through online/mobile banking, send an email to info@myeecu.org, or call us 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.

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.

If you have any questions, we suggest that you refer to your insurance certificate provided to you at the time of your loan or you may call us at 1-800-538-3328.

Rhonda Murphy (Cont. from Cover)

As the owner of Rhonda's Fitness in Fresno, she uses her story of overcoming adversity to help inspire her clients to push past their own emotional, mental, and physical challenges.

Rhonda graduated from Laton High School in 1982, and the next day she started at the California Department of Forestry Fire Academy.

While the training was rigorous and the fight to earn respect was a challenge, Rhonda persevered and fulfilled her dream of becoming a firefighter.

"I was one of California's first female firefighters and that taught me so much because we were not wanted yet. Being the first is not always the easiest. I had to learn how to work harder than the men so I could get accepted. That gave me my structure for working."

Rhonda excelled in her role as a hotshot - someone who works on the hottest part of wildfires - and had her sights set on becoming one of the first female fire captains. Then, life threw her a curve ball that ended her dream. In 1987, a drunk driver crashed into Rhonda's car, leaving her with a severe back injury. "The crash broke my back after I went through the windshield. So, that [firefighting] career was over."

While the injury stripped Rhonda of her first dream, she would find her true calling during her rehabilitation. "I realized if I could rehab myself, I could help others."

After months of rehabilitation, Rhonda returned to the workforce and was hired by Living Well Fitness Center where she was quickly promoted to general manager. After years in the fitness industry, she opened Rhonda's Fitness in 1996.

She wanted to create a place where everybody is welcome, with an emphasis on helping clients in the active aging community and those who are recovering from an injury or illness.

"If you have Parkinson's or recovering from a knee replacement and you have gone through physical therapy, we are here to keep you in the game of life," Rhonda said. "Rhonda's Fitness is like a second home. It's a place where people come to get healthy [both] mentally and physically."

Rhonda's next battle was her toughest. In January 2021, amidst the COVID-19 pandemic as Rhonda was battling to keep her gym open, she received life-altering news - she had breast cancer.

"I could not have gotten a worse deal. They had to shut us down and then I got cancer. It was rough," Rhonda said, while holding back tears.

Despite her cancer diagnosis, Rhonda's positive outlook never wavered.

"When I got cancer, my friend said, 'Can you believe you got it?' I said, 'Why not me?' I have a very positive attitude and I really believe that is a gift. Believe it or not, it made me a better person and gave me more compassion," Rhonda said. "I am now able to tell people exactly how I feel about them, and how much I care about them. I call people now and tell them I love them."

She was overwhelmed by the support she received after her diagnosis.

"What was surprising, was that people started donating money to help support me. I never expected that," Rhonda said. "People I had never met from Merced to Bakersfield were driving here just to see if

I was okay. They completely saved my gym. It was beautiful."

Rhonda beat cancer last October. She has now turned her battle with breast cancer into advocacy - reminding men and women to get their annual checkups.

"I felt that if someone out there felt I could do it, they could do it," she says. "I preach so much to everybody that you need to get your checkups. Because that saved my life, if they would not have found it, I would have been gone in a year."

Rhonda has dedicated her life to helping others by offering free cancer recovery classes at her gym and each year she also donates to the North Fresno Rotary's Laton Project, which provides Christmas gifts to all the children enrolled from pre-K through eighth grade in Laton.

She also provides fitness tips during her Workout Wednesday segment on ABC30, now in its 25th year.

She hopes her resilience and commitment to serve others is an inspiration to someone else facing adversity, proving that with hard work and dedication, dreams can become a reality.

Rhonda says opening Rhonda's Fitness was the proudest moment of her life, and she hopes to continue to use the gym and her story to inspire her clients and the community.

"I have a place now that people feel safe and welcome. That's probably the best thing I have ever done."

EECU Student Grant Program

Grant Program Opens October 11

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 2024.

Volunteer interest forms are available at any EECU branch and on our website. Completed forms must be returned by November 17, 2023.



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Are you paying too much for your auto or home insurance?

If you don't have time to shop around for the best deal, let the team at California Insurance Specialists do it for you!

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Fresno, CA 93755



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Member Service Center
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Is it a Legitimate Investment Opportunity or a Scam?

When you hear about a can't-miss investment opportunity your first reaction might be to jump right in. Don't. But how do you tell the difference between a legitimate investment — and a scam?

Investment scams create the impression that you can “make lots of money” with “little to no risk.” They often start on social media, online dating apps, or from an unexpected text, email, or call. Here are a few ways to avoid investment scams and bogus money-making schemes.

Don't accept any unsolicited offers. If you get an out-of-the-blue call, text, or email about “an amazing investment opportunity,” it's a scam. Walk away.

Don't believe promises that you'll make money or earn guaranteed returns. No one can guarantee you'll make lots of money with little to no risk. Anyone who does is a scammer.

Reject the high-pressure pitch. Scammers will often pressure you to act fast, saying that you'll miss the opportunity if you fail to do so. They try to plant an image in your head of what life will be like when you're rich. Don't believe it. Legitimate investments let you take the time you need to investigate before spending any money.

Do your own research. Don't make any investment until you've checked it out and fully understand what you're investing in, and the terms of the deal. Research the investment and the person offering it. Search online for the name of the company plus “review,” “complaint,” or “scam.”

You may be able to spot a scam, but chances are, you know someone who doesn't. Sharing what you know could help a family member, colleague, or friend in your life avoid investment scams. Spotted a scam? Report it at ReportFraud.ftc.gov.

Source: Federal Trade Commission