



myEECU

MEMBER PROFILE

Member Spotlight:

Dr. Juan Sánchez Muñoz

Chancellor, UC Merced

From his early days as a U.S. Marine to leading one of California's youngest and fastest-growing universities, UC Merced Chancellor Dr. Juan Sánchez Muñoz has built a career defined by service, vision, and community commitment. Now at the helm of a campus celebrating its 20th anniversary, he continues to champion opportunities that connect students, faculty, and the Central Valley community that he proudly serves.

Muñoz's story begins in Los Angeles, where he grew up in a working-class neighborhood as the son of Mexican immigrants. His father first came to the United States to work in the fields of Delano and Visalia, while relatives labored throughout the Central Valley.

(Cont. inside—Dr. Juan Sánchez Muñoz)



Strengthen Your Financial Future

EECU is proud to partner with BALANCE, a trusted leader in financial education, to give you access to expert tools and resources designed to support your financial well-being. From articles, podcasts, and videos to monthly free webinars and interactive tools, you'll find everything you need to boost your financial knowledge and confidence.

Curious about your own financial health? Take the BALANCE financial health score quiz to see how you're doing with saving, spending, borrowing, and planning. It's sure to help you identify where there may be opportunities for improvement.

Visit the Money 101 page at myEECU.org to explore these resources and start taking steps toward greater financial wellness today.



Bulletin Board



Daylight Saving Time Ends

Don't forget to set your clocks back one hour before bedtime on Saturday, November 1. Daylight Saving Time ends Sunday, November 2.



Holiday Hours

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

Veterans Day Holiday

Tuesday, November 11

Thanksgiving Holiday

*Thursday, November 27, and
Friday, November 28*

Normal Member Service Center hours will resume on Saturday, November 29

Christmas Holiday

*Christmas Eve – Wednesday,
December 24*

Christmas – Thursday, December 25

Normal business hours will resume on Friday, December 26

New Year's Holiday

New Year's Day, Thursday, January 1

Normal business hours will resume on Friday, January 2

EECU Student Grant Program Opens October 8

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 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.

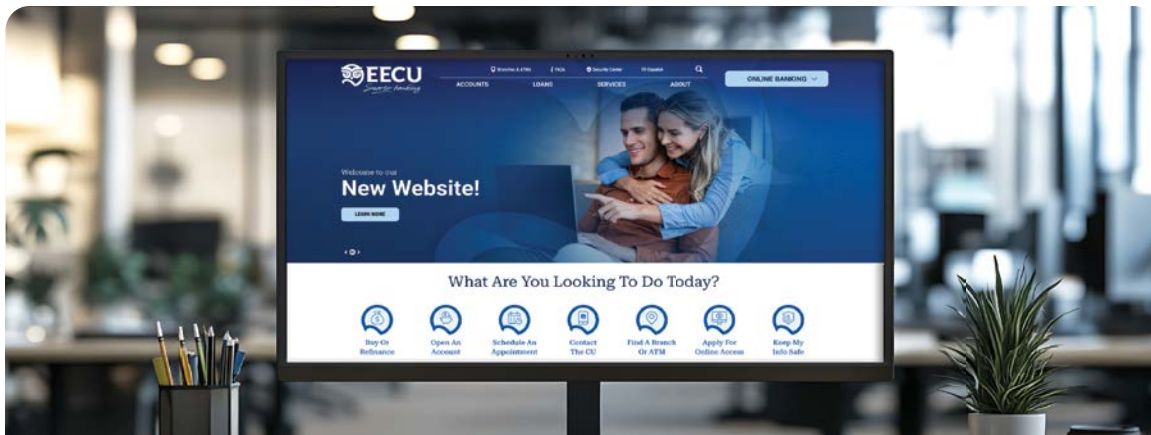
Visit myEECU.org for grant eligibility and application information.



Join Our 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 2026.

Volunteer interest forms are available at any EECU branch and on our website. Completed forms must be returned by Nov. 14, 2025.



EECU Website to Get a New Look

Exciting changes are in store for the EECU website! Our new and improved site will combine all of the essential elements for a great website with the features you said are important to you. Our goal is to make the site even more visually appealing, user-friendly, educational and informative for our members and visitors.

Here are a few of the enhancements you will see:

- Easier navigation – so you can find the information you need with fewer clicks to get there.
- Modern design – with an emphasis on user experience, functionality, relevant content and engaging visuals.
- Community focus – to showcase our community involvement, financial wellness education, and volunteer efforts.
- Quick-action icons – so you can quickly access key sections of our site right from the homepage.
- Featured rates – highlighted on the homepage to help you make informed decisions about saving and borrowing.

We're focused on delivering an updated website that blends modern design elements with user-friendly navigation, helpful financial tools, and educational resources that will enhance the user experience.

Stay tuned for the big reveal later this year!

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.

Please accept the above notification as a reminder of an important condition of your credit insurance plan. If you have any questions, we suggest that you refer to your insurance certificate provided to you at the time of your loan, or call us at 1-800-538-3328.

Dr. Juan Sánchez Muñoz (Cont. from Cover)

"We were financially poor, not lower middle class, there was no safety net," he says. "You could work with your hands or you could work with your mind. Education opened the door to a different life."

A high school teacher's encouragement set him on a new path. Muñoz applied to UC Santa Barbara, the teacher's alma mater, where he would not only earn his degree but meet his wife, Dr. Zenaida Aguirre-Muñoz, now a professor of cognitive science at UC Merced.

After honorably serving with the U.S. Marine Corps, graduate school at UCLA followed, along with a career as a community college instructor, professor, and eventually university leader. He served as president of the University of Houston-Downtown before returning to California to lead UC Merced.

For Muñoz, education is both personal and transformative. "Education changed my life and it remains the most powerful driver of social mobility," he says. "It benefits the individual, but it is also a public good. A teacher with a degree influences countless lives, and the knowledge and innovation generated at universities improves all of our communities."

At UC Merced, that philosophy drives a bold vision for the Bobcat community. The campus, which welcomed its first undergraduates in 2005, is the fastest in UC history to earn the prestigious R1 Carnegie research status, placing it among the nation's top research institutions.

The Wall Street Journal recently ranked UC Merced the number one university in the country for social mobility, a testament to the life-changing impact on students, many of whom are the first in their families to attend college. More than

30% of UC Merced students come from the Central Valley, a number that has grown significantly under Muñoz's leadership.

"UC Merced is creating opportunity right here in the heart of the Valley," Muñoz says. "Our students are ambitious, our faculty are brilliant, and the research happening here is world-changing."

Among the most transformative projects underway is the new \$300 million Medical Education Building, the cornerstone of UC Merced's future School of Medicine. Once complete, the school will train doctors, nurses, and pharmacists to serve the Valley, addressing a long-standing shortage of healthcare professionals.

"Twenty years from now, people will assume it was always here," he says. "But it will exist because of the vision and dedication of this community, our staff, legislators, and partners."

Campus growth continues at a remarkable pace, with multiple construction projects underway or planned. Projects include new residence halls through the Promise Housing partnership with Merced College, a new classroom building, a student union, and athletic facilities that will support the university's transition to NCAA Division II. September 5, 2025, marked not only the 20th anniversary of UC Merced's opening, but also its first-ever NCAA athletic competition.

While his professional responsibilities resemble that of a CEO, balancing internal leadership with external partnerships, Muñoz finds his greatest inspiration in the people he serves.

"Interacting with students and hearing their hopes and ambitions is endlessly energizing," he says. "Faculty members

are brilliant and humbling to learn from, and working with community and elected leaders to bring opportunities to the Valley is deeply rewarding."

Outside of his role as chancellor, Muñoz is active in the community and beyond. He has served on the boards for the Yosemite Conservancy, Mercy Medical Center, American Council on Education, and the California Strategic Growth Council. He is also an active member of the local Elks Lodge and has volunteered with local high school sports programs.

Family remains central to his life. He and his wife have been married for 35 years and have three young adult sons: an offshore engineer, a Merced-based virtual reality lab professional, and a UC Santa Barbara sophomore. In his free time, Muñoz enjoys running, fishing, kayaking, camping, and barbecuing — a skill he perfected during his years in West Texas.

Since moving to the Central Valley five years ago, he says he's found the culture and way of life to be very similar to that in West Texas. He especially appreciates simple conveniences, such as less traffic, and the friendly community. He can often be found jogging in his neighborhood with his Rottweiler at his side or on his boat enjoying nearby Lake Yosemite, McSwain, or McClure.

As UC Merced looks to the future, Muñoz remains focused on fulfilling the vision of those who imagined a world-class research university in the Central Valley.

"We are a campus on the move, building for the future we all hope for," he says. "UC Merced exists because of bold imagination, and the lives it touches will continue to elevate this region for generations to come."



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.

Now Seeking Volunteers

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.

EECU Lowers Overdraft and NSF Fees and Eliminates Others

EECU is committed to making banking more accessible and affordable for our members. On Oct. 1, 2025, we lowered or eliminated the fees we charge for certain types of transactions:

- Non-Sufficient Funds (NSF) Fee: **Lowered to \$14** (was \$24)
- Platinum Overdraft Fee: **Lowered to \$14** (was \$24)
- Overdraft Protection Transfer from Savings: **Eliminated** (was \$3)
- Two-Party Check Returned Unpaid: **Eliminated** (was \$10)

About Lowered Fees

An NSF fee is charged when there is not enough available balance in your checking account to pay the full amount of a transaction when it posts or is presented for payment, resulting in the payment getting declined and returned unpaid. A Platinum Overdraft fee is charged when there is not enough available balance in your checking account to pay the amount of the transaction, but the credit union authorizes and covers the payment, taking your account into the negative. The new \$14 fee for each of these services matches the amount set in California Senate Bill 1075, which goes into effect Jan. 1, 2026. This new fee applies to each transaction that overdraws the account, with a limit of four Platinum Overdraft fees and four NSF fees per day.

About Eliminated Fees

To avoid fees, we offer Overdraft Protection Transfer from Savings. Once you set up this service, when there isn't enough available balance in your checking account to pay a transaction, we may automatically transfer available money from your savings account without a fee. And now, when you deposit or cash a check from another party payable to you (two-party check) and it is returned unpaid by their financial institution, you will not be charged a fee.



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P.O. Box 5242
Fresno, CA 93755



Federally Insured by NCUA

Member Service Center

1-800-538-3328

Website

myEECU.org

For more information about our overdraft options and ways to avoid paying fees, please read the How We Pay Your Checking Account Transactions brochure at myEECU.org.

Important Disclosures

All of our overdraft options are in compliance with federal and state regulations, including Regulation E. Overdraft protection for everyday debit card transactions is an optional service that you must specifically consent to (opt in) to receive. Platinum Overdraft is a discretionary service that is provided at the credit union's sole discretion, and we do not guarantee that every transaction will be authorized and covered. While we are lowering or eliminating these specific fees, other fees may still apply to your account.