



## MEMBER PROFILE

*Member Spotlight:*

## Dr. Jerome E. Jackson

*Retired Professor, Fresno State*

Dr. Jerome E. Jackson's life is anchored by his belief in two distinct pillars – education and faith.

A proponent of equal justice, Jerome used his experiences growing up in the deep south in the 1950s and '60s, during the later years of segregation and the beginning years of integration, and molded them into a successful career as a professor, church leader, and community servant who has impacted lives across the nation.

After spending the first 10 years of his life in Texas, Jerome and his family moved to Louisiana. It was there in 1969 at age 18 that his concerns for equal justice took root.

**(Cont. inside—Dr. Jerome E. Jackson)**



## PRODUCT/SERVICE PROFILE

## Introducing the Right Start Checking Account

In addition to our regular Checking account, we now offer the Right Start Checking account. This account helps you manage your spending and save money, without worrying about costly fees.

The Right Start Checking account has many of the same features as our regular Checking account, but checks and overdraft protection are not available. This safe and affordable account is perfect for a young person establishing their first checking account, someone who wants to reestablish their checking account relationship, and those who are unbanked. An EECU Visa® Debit card is included with the account, so you can make purchases and enjoy convenient access to your money at surcharge-free CO-OP ATMs nationwide.

EECU's Right Start Checking account is Bank On certified through the national nonprofit organization Cities for Financial Empowerment Fund that works to ensure that everyone has access to a safe, affordable, transactional banking account.

Visit [myEECU.org](http://myEECU.org) for more information about our Right Start Checking account.



# Bulletin Board



## Holiday Hours



HAPPY  
4th of July

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

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

Normal business hours will resume on Wednesday, July 5.

**Labor Day – Monday, September 4**

Normal business hours will resume on Tuesday, September 5.



## New Branch Opens in Paso Robles

We're excited to announce that our Paso Robles branch is now open!

The full-service branch is just off U.S. 101 at 2341 Theatre Drive, south of the Target® department store. The branch has a walk-up window and an ATM. It is our 22nd branch and our first in San Luis Obispo County.

The branch has a spacious lobby decorated with local artwork and a living plant wall that brings the outside in. There is a tablet kiosk for convenient access to online banking and a self-service coin machine that our members can use free of charge.

Stop by and say hello – we look forward to seeing you soon!

## Your Voice Can Be Your Password

We will soon offer Voice Verification, which will make identifying yourself when you call our Member Service Center much faster and easier. Instead of answering several security questions to gain access to your account information, with your permission we'll be able to easily and securely identify you by the sound of your voice. Enrollment in Voice Verification is voluntary.

Voice Verification is a great security measure to help protect you and your accounts against fraud. When you enroll in Voice Verification, your unique and secure voiceprint is created from more than 100 different physical and behavioral characteristics such as pitch, accent, shape of your mouth and vocal tract. Once your voiceprint is created, the next time you call we can use your voice to quickly verify it's you and reduce the need for you to answer security questions.

The next time you call Member Service Center, ask us about enrolling in Voice Verification.



# Congratulations to Our Grant Winners

The Board of Directors is pleased to announce the recipients of the 2023 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 \$1.7 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 2023 Student Grant Program recipients listed below received special recognition at our Annual Meeting, held virtually this year.

This is the 21st 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 2024 grant program will be available in October.



## 2023 Member Grant Recipients

Rafael Alejandrez  
George Barraza  
Kayln Bohner  
Dustin Chambers  
Emma Chappell  
Anber Choudhry\*  
Katelyn Cook  
Ali Dadawalla  
Katalina Dale  
Denise Davis  
Jenna DeLaRosa  
Emily Douty  
Sebastian Elsenbroek  
Clifford Frazier  
Elizabeth Gammariello  
Antonia Alonso Garcia  
Madelyn Gilbert  
Alisa Gonzalez

Jennifer Groves  
Scott Guerra  
Camila Gutierrez  
Kaylin Her  
Giana Hollingsworth\*  
Allyson Inouye  
Soren Jacobsen  
Grace Kinney  
Lana Kosila  
Pater Lee  
Callie Lindren  
Elmira Mardani  
Noah Menz  
Nikita Moitra  
Aracely Morales Moreno  
Maivnyaj Lita Moua  
Justine Navarra  
Matthew Ochinerio

Chase Oliver  
Elijah Padilla  
Breanna Patlan  
Ada Portilla  
Richard Rios  
Ximena Pichon Rivera  
Eleana Rodriguez  
Rocio Rodriguez-Espino  
Grace Romo  
Jeslyn See  
India Sigle\*  
Jolene Uribe\*  
Ashton Wooldridge  
Dlong Yang

*\*Two-time recipient*

## Dr. Jerome E. Jackson (Cont. from Cover)

He led protests and participated in boycotts against the local school system and city government's refusal to abide by the decision of the state Supreme Court to integrate the public-school system.

"As teenagers we marched in the streets, we marched to city hall, we marched to the school board and in the final analysis, the leadership did what they wanted to do."

After the passage of the Civil Rights Act, Jerome's activism for change continued as he took his message from the streets of Louisiana to college and university classrooms, all the while pursuing his dream of becoming a highly educated and distinguished scholar.

"I said to myself that if I have an opportunity, I want to teach, I want to make a difference," said Jerome. "My philosophy was, I want to teach outside the box, I want to teach people that look like me and people who do not look like me. I want to help develop people's character, integrity, and loyalty, especially in the criminal justice arena."

Jerome's success in education seemed unlikely with his family history. His mom didn't graduate high school, his father left when he was 10, and his ancestors were slaves and sharecroppers; but that didn't stop him from prospering.

He earned a bachelor's degree in political science, a master's degree in public administration, and a master's and doctorate in theological studies. He was the first and only African American born in Texas to graduate from the distinguished criminal justice Ph.D. program at Sam Houston State University.

Jerome was a faculty member of Texas Southern University, a historically black

university, from 1981-1988, serving as professor of Administration of Justice, Public Affairs, Statistics, and Public Administration.

While he enjoyed his tenure at Texas Southern University, Jerome became interested in reaching a more diverse student population. That led him and his wife, Dr. Alstelma T. Jackson, to move to California in 1990 to begin a new chapter in his career as a professor at Fresno State.

"What touched my heart when I came to Fresno State was that I saw diverse faculty, I saw diverse staff, I saw diverse student-body and I said, I can make a difference here. I wanted students in my classes to view our society more universally and inclusively. I wanted students to leave Fresno State with a little piece of me."

Jerome built an impressive resume in his 30-plus years at Fresno State including becoming the first African American to earn the rank of tenured full professor of criminology in the history of the criminology department. He was also a member of the faculty at Fresno Pacific University.

He served as the co-chair of the Dr. Martin Luther King Monument Statue Committee and received the Provost of CSUF award for Excellence in Teaching. He has also received many community service awards over the years from the City Council of Fresno, the City Council of Clovis, City of Seaside, California State University, Fresno, and other institutions.

Much of Jerome's early determination for a good education came from his mom, who had a lower level of education and was a single parent for a time raising him and his two siblings.

"She had three babies, no skills and yet she raised us and her promise to us was, 'I am going to make sure that every one of you finishes high school.'" Jerome says.

His father was instrumental in shaping Jerome's relationship with God.

"My foundation in faith was there first before my desire to seek a quality education. Being a little boy, my mom didn't take me to church, my dad did. That means something, when your daddy takes your hand and walks you into the church, and while you may be running around, as little children do, he puts you where you can hear the word of God."

Faith and a passion for equal justice led Jerome to work with at-risk youth throughout his career, including mentorships and counseling of youth, and establishing the Antioch Substance Abuse Program.

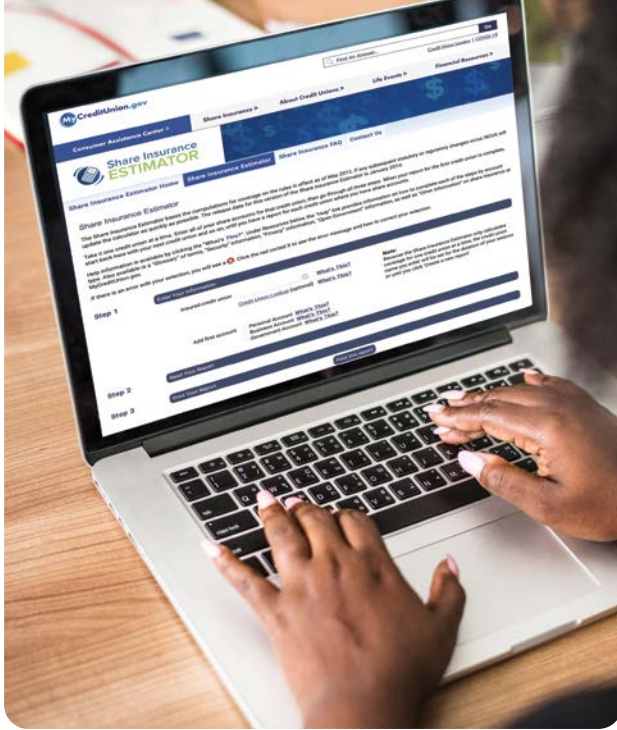
The program was discontinued due in part to sustainability issues, but Jerome continues that work through Christian Community Baptist Church of Fresno, where he has been the senior pastor since 1997.

***"The church centers my being and guides my life journey. My life is a grace journey."***

Being God's servant, an educator and a spiritual leader has always been integral to who Jerome is and what he believes.

"I want my legacy to be that I was open to helping educate and broaden the perspective of every person that I ever met so that they could have a better quality of life."





# How Credit Union Deposits Are Insured

Credit union members have never lost a penny of insured savings at a federally insured credit union. Your credit union deposits are insured up to \$250,000 per individual depositor, per insured credit union, for each account ownership category by the National Credit Union Administration, the federal agency that administers the National Credit Union Share Insurance Fund.

Generally, if a credit union member has more than one account in the same credit union of the same ownership, those accounts are added together and insured in the aggregate. There are exceptions, though. You may obtain additional separate coverage on multiple accounts, but only if you have different ownership interests or rights in different types of accounts and you properly complete account forms and applications.

Account Ownership Type	Example Account	Less Than \$250K Account	Greater Than \$250K Account	Notes
Individual	Savings, Checking – For Self Only	<b>You're covered</b>	Up to \$250k protected	Total amount in combined accounts.
Joint	Savings, Checking – Multiple Owners	<b>You're covered</b>	Up to \$250k protected per owner	Amount per each owner's interest in joint accounts.
Trust	Formal or Informal Revocable Trusts	<b>You're covered</b>	Up to \$250k protected per beneficiary	Amount per beneficiary, for each owner. Special rules apply for accounts over \$1.25 million.
Retirement	Traditional/Roth IRA	<b>You're covered</b>	Up to \$250k protected	Amount in Traditional and Roth IRA accounts added together. Beneficiaries do not change the coverage amount.

*Securities, mutual funds, annuities, and similar types of investments are not covered by the share insurance fund.*

For more information about share insurance, visit [MyCreditUnion.gov/estimator](https://MyCreditUnion.gov/estimator). There are toolkits, videos, and calculators to help you understand how to organize your accounts to maximize your share insurance coverage.

Source: National Credit Union Administration



## Thank You for Your Support and Loyalty

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## Scam Proof The Young People in Your Life

Think the techy young people in your life are too techy to be scammed? Think again. According to data from the FTC, people in their twenties reported losing money to fraud at a higher rate than people in their seventies. So, if you count yourself an older adult, use your accumulated knowledge and reach out to the young people in your life to help them better spot and avoid scams. But where to start?

The top scams young people reported include impersonator scams (think somebody pretending to be Amazon), job scams (think “amazing” offers to work from home) and investment scams (think cryptocurrency). Start by reminding them that scams take different twists and turns, but, nearly always, a scammer pretends to be someone you trust to trick you into sending money or personal information. Ask if they’ve seen something like these examples on social media, gaming sites, messaging apps, or somewhere else. And remind them: these are scams.

As you talk, here’s some other advice to share:

**Don’t respond to unsolicited offers.** If you get an out-of-the-blue call, text, or e-mail that seems to come from an online retailer, your bank, credit card, or a payment app, they’re likely phishing scams. Don’t click links. Don’t respond. Hit block and delete.

**Never pay someone who promises a job.** No honest employer will ever make you pay for a job. They also won’t send you a check and then tell you to buy supplies, pay for training, or something else — and send back whatever money is left. Those are scams.

**Don’t believe promises of guaranteed returns or income.** There’s no such thing as an investment with little to no risk: not in cryptocurrency or any other investment. But if someone tells you that, you know they’re a scammer.

Finally, if the young people in your life, or you, spot a scam, report it at [ReportFraud.ftc.gov](http://ReportFraud.ftc.gov).

*Source: Federal Trade Commission*