



myEECU

MEMBER PROFILE

Member Spotlight:

Lawrence ‘Lance’ Omeje

*President, Ibeneneka
Learning Community Center*

From connecting with students in Fresno through gardening to building a thriving school in Uganda, Lawrence “Lance” Omeje has dedicated his life to helping children grow, both inside and outside of the classroom.

Born in Abiya Village in eastern Uganda, Omeje’s early education took place in missionary schools before he continued his studies at the renowned St. Mary’s College Kisubi. As a teen, he considered the priesthood and spent three years in a Catholic seminary before realizing his true calling was in teaching.

(Cont. inside—Lawrence ‘Lance’ Omeje)



EECU Sponsors New Books for Fresno Students

EECU was proud to partner with Disney, ABC30, and First Book to bring the Magic of Storytelling to children at Addams Elementary School in Fresno on November 6.

As a sponsor of the program, EECU helped ensure each child at the school was able to select a brand-new book to take home from a variety of books.

The mission of the “Magic of Storytelling” program is to cultivate the next generation of storytellers, while encouraging children to imagine, dream, and explore through books.

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 395,000 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 2026. The deadline to submit a candidate application is February 17, 2026. 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 17, 2026.

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 five 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 2026.

Requirements and Eligibility

Prior to February 17, 2026, 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.

Board of Directors Meeting Date: January 27, 2026

Supervisory Committee Meeting Date: February 5, 2026

Candidate Orientation Dates: January 22 and 28, 2026

Candidate Interview Dates: February 10, 11, and 12 (if needed), 2026

Bulletin Board



Holiday Hours

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

Martin Luther King Jr. Day – Monday, January 19

Normal business hours will resume on Tuesday, January 20.

Presidents Day – Monday, February 16

Normal business hours will resume on Tuesday, February 17

Lawrence ‘Lance’ Omeje (Cont. from Cover)

That passion followed him across the world when he came to California in 1970 through the AFS Exchange Program, attending Placer High School in Auburn and later earning a scholarship to Sierra College in Rocklin. He went on to earn a bachelor's degree in agriculture from Cal Poly San Luis Obispo and a master's in crop science from California State University, Fresno, working more than a decade as an agronomist and entomologist before becoming a naturalized U.S. citizen.

Though, teaching kept calling to him. “I grew up wanting to teach,” Omeje says. “I’m patient with kids, and I love gardening, so the classroom became a living laboratory.”

In 1996, Omeje earned his Multiple Subject Teaching Credential and began teaching at Turner Elementary School in Fresno. There, he built a thriving school garden that integrated science, math, reading, nutrition, and responsibility. In 2005, the California Foundation for Agriculture in the Classroom recognized it as the top school garden in the state, and a year later Omeje was honored as California's Ag in the Classroom Teacher of the Year.

After nine years at Turner, he transferred to Yokomi Elementary School, one of Fresno Unified's first science-focused schools, where he taught and led hands-on STEM for 16 years. Even after retiring, Omeje continues to return as a substitute and volunteer.

“Retiring is like recycling,” Omeje says. “The kids still chase me down the hall, ‘Mr. O! Mr. O!’”

A tireless advocate for school gardens countywide, Omeje has helped start programs in Clovis and became the

first Fresno County teacher to win the California Agriculture in the Classroom Award.

The turning point that reshaped his life came in 2012, when he returned to Uganda after more than two decades away. On a morning walk he saw young children trekking miles to and from school and realized he had to help.

“Some are pressured into marriage or become pregnant at eleven or twelve,” he says. “I knew I had to do something.”

In 2021 he founded the Ibeneneka Learning Community Center (ILCC), in honor of his late mother, Ibeneneka, whose name, he says, is akin to Veronica. He dedicated five acres of inherited family land to the school and launched a fundraising campaign supported entirely by private donors.

By the end of 2022, the team had raised enough to complete four buildings, and the school officially opened in 2023. Its first school year began Feb. 6, 2024, with 271 students. Today, ILCC serves 423 children and is on pace to reach 450 next year. Sixteen teachers and 11 support staff keep the school thriving.

Infrastructure has followed quickly with solar power now lighting classrooms, which is still a rarity in the area. A well was drilled and is slated to be piped to the campus. Omeje says he's secured a donation of 1,000 books, and plans are underway for a library, smart boards, and a small computer lab to connect ILCC with Yokomi Elementary as “sister schools.”

“I feel caught between two villages,” he says. “Fresno and Abiya. It truly takes both to raise these children.”

Annual fees for the school, including meals, are modest by U.S. standards. At approximately \$110 for nursery school and about \$65 for first grade, sponsoring a single student is accessible to many. Omeje says 16 students are currently sponsored by Fresno-area supporters and he hopes to secure more.

We work with families to keep their children in school,” he says. “We can accept payment installments if needed and our sponsors help fill the gap.”

Omeje travels to Uganda twice a year and will go back soon to celebrate ILCC's second nursery graduation. He finds joy in planting trees with students, filming lessons outdoors, and watching their confidence grow. His favorite metaphor comes, unsurprisingly, from the garden, “If you don't take care of the weeds, you won't have a good harvest. Education is how we tend the field — early, consistently, for every child.”

When he's not working on ILCC, Omeje enjoys photography, gardening, and spending time with his son. He also hosts fundraisers and raffles for patterned batik shirts handcrafted in Uganda and T-shirts to support the school.

“The community here and there has been so supportive,” he says. “I truly can't thank them enough. Slowly, slowly, it's happening and the children in Abiya are prospering.”

To support the ILCC, or to sponsor a student, visit ibeneneka.org. As “Mr. O” likes to say, “The harvest is already growing; with a little more water, a few more books, and a village or two behind it, it will feed generations.”



Cozy Up to Great Rates With Our Winter Certificate Special

Our Winter Certificate Special gives members a simple way to lock in steady, reliable growth this season from Jan. 1 to Feb. 28, 2026. With competitive rates and guaranteed returns, it's a safe way to build your savings with confidence.

WINTER CERTIFICATE SPECIALS

Type	Term	APY*
Share Certificate	6 month	3.55%
Share or IRA Certificate	1 year	3.85%
Share or IRA Certificate	18 month	4.10%

To open a certificate, call our Member Service Center at 1-800-538-3328 or visit any EECU branch. You may also request to open a Share Certificate in online banking and the mobile app. Log in and complete the Open a Share Certificate request form in the New Accounts and Loans menu and we will process your request in two business days.

**APY = Annual Percentage Yield. Certificate must be opened between 1/1/2026 - 2/28/2026. Penalty for early withdrawal; fees may reduce earnings. Minimum balance to open and earn the stated APY is \$500. All certificate opening funds must have been on deposit with EECU as of 12/31/2025. EECU membership required.*

EECU Supports Members Impacted by Government Shutdown

When unexpected events affect our community, EECU steps in to make sure our members aren't facing them alone.

In October 2025, the federal government shutdown and lapse in SNAP benefits created sudden financial strain for many local families. EECU quickly reached out with details about our emergency assistance program, offering support to ease the immediate challenges these disruptions caused.

Qualified members received access to 0% APR emergency loans, deferred loan payments, and fee waivers for early withdrawals from certificate accounts. These options were created to ease immediate pressures and help members stay stable until paychecks and benefits resumed.

At EECU, we believe in the credit union philosophy of people helping people. We remain committed to supporting members through unexpected financial challenges, including job disruptions, benefit delays, or reductions in income.



The 2025 Year in Review

On behalf of EECU's volunteer officials and staff, I would like to wish you a happy and healthy New Year! As we begin the new year, we are excited to share highlights of what we accomplished together in 2025.

EECU continues to be a well-capitalized, safe and sound place to conduct your financial business. We experienced strong membership and loan growth last year and our net worth rose to 13.88% as of Oct. 31, 2025 – far exceeding the minimum 7% requirement set by the NCUA. In July, we surpassed \$5 billion in assets, a significant achievement that would not be possible without the strategic direction and oversight of our board of directors, our experienced management team, our knowledgeable and committed staff, and the trust and loyalty of our more than 395,000 members.

Trust is the foundation of any relationship, and when faced with financial uncertainty, our members trust that we will respond swiftly and compassionately with genuine concern for their well-being. When the government shut down last October, EECU offered immediate support and relief to members who experienced a disruption in pay. Financial assistance included deferring loan payments, securing 0% APR emergency loans, and taking early withdrawals from Share and IRA Certificates without penalty fees to help ease financial and emotional strain. Caring for our members and putting people over profits is at the heart of who we are – that's the credit union difference.

To express our gratitude to our members, we hosted Member Appreciation Days at our branches last summer and provided a free taco lunch or sweet treat – a small but heartfelt way for us to say thank you for being a valued part of the EECU family. We loved connecting with our members at these events and celebrating the people who shape our success.

We're proud to have sponsored and supported more than 300 events and organizations over the past year that provide vital services and make our community stronger. Our sponsorships included backpack giveaway events to give kids a great start to the school year, scholarship programs to make education more accessible and affordable, and new books for schoolchildren to encourage a love of reading. We also provided financial support to food banks and the American Red Cross to help families struggling with food insecurity and those affected by hurricanes, wildfires, and other natural disasters. Community giving is a vital part of our mission and we are dedicated to making a meaningful impact in the communities we serve.

Last year, we welcomed the employees of Orcutt Unified School District, The Fresno Center, California Teaching Fellows, and United Health Centers of the San Joaquin Valley to our field of membership, expanding access to affordable banking, personalized service, and financial wellness education while creating more avenues for credit union growth.

We were thrilled to once again be voted the Best Credit Union in The Fresno Bee 2025 Best of Central California People's Choice Awards, marking the 19th year in a row we have received this award. In addition to this longstanding recognition, our Paso Robles branch, which opened in 2023, was voted Best Bank or Credit Union in the 2025 Best of North SLO County Reader's Poll. EECU was also featured in Forbes and Fortune Magazines as one of California's Leading Credit Unions in articles highlighting our commitment to our members, community, employees, and the credit union difference. We are very grateful for these awards and recognition and we look forward to serving our members and our community with continued excellence.

Last year we celebrated 91 years of service to our members and the community. Our mission is the same today as when we started – to provide our members with quality products and services that make banking easier and set them on the right path to achieve their financial goals through all stages of life. It truly is our privilege to serve you.

Ali Nekumanesh

Chair, EECU Board of Directors



EECU is Top Credit Union

Thank You!

EECU was voted the Best Credit Union in The Business Journal's Best of Central Valley Business Awards. We're honored to be recognized for our service to our members and our community.



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

P.O. Box 5242
Fresno, CA 93755

Member Service Center
1-800-538-3328

Website
myEECU.org



Federally Insured by NCUA

Beware of Tax Season Scams



Tax season brings an increase in scams, and the Federal Communications Commission (FCC) warns that criminals often pose as the IRS to steal personal information, refunds, or money. These scams typically use urgency, threats, or official-sounding language to pressure people into responding quickly. Common scam tactics include:

- Calls claiming you owe back taxes and must pay immediately.
- Texts or emails with links about “frozen accounts” or “extra refunds.”
- Spoofed caller ID that makes the call look like it's coming from the IRS.
- Requests for personal information such as your Social Security number or bank details.

How to Protect Yourself

- Remember: The IRS will never call, text, or email to demand immediate payment.
- Don't click on unexpected links or attachments.
- Never share personal or financial information with an unsolicited caller or via text message.
- File your taxes early to reduce the chance of someone filing in your name.
- Hang up on suspicious calls and verify directly with the IRS if needed.

If you think you've been targeted, report the scam to the IRS and the FCC. Contact your financial institution right away if you shared information and monitor your accounts for unusual activity. Staying alert during tax season is one of the best ways to protect your identity and your refund.

Source: Federal Communications Commission