

myEECU

MEMBER PROFILE

Member Spotlight:

Luis Garcia

*Special Education Teacher,
Hanford West High School*

Luis Garcia's mission as an educator is to change the way the world views students with learning disabilities – and he is doing just that.

As a special education teacher at Hanford West High School, Luis provides a stable learning environment for his students while teaching them life and personal skills that he hopes will help them reach their full potential. He aims to show the world that, despite their challenges, his students can excel in and out of the classroom.

(Cont. inside—Luis Garcia)



PRODUCT/SERVICE PROFILE

High GPA = Low Auto Loan Rate

At EECU, we help students save money and get a head start on building their credit with our Student Auto Loan Program.

Our student auto loan rates are based on GPA – the higher the GPA the lower the rate! And because an established credit history isn't a requirement of this program, it's a great option for students who are first-time borrowers.

If you're a student and in the market for a new or used car or truck, visit myEECU.org or stop by any branch for more information.

Student must be 18 years of age or older, enrolled in a minimum of six (6) units, and provide a grade report/transcript that is less than six months old. Automatic payment from an EECU checking account is required to receive the GPA-based rate. Rate applies to New and Used Autos only. Subject to approval.



Bulletin Board



Holiday Hours

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

**Independence Day –
Fourth of July**

Thursday, July 4

Normal business hours will resume on Friday, July 5.

Labor Day – Monday, September 2

Normal business hours will resume on Tuesday, September 3.



Mortgage Loans with No Origination Fee

Buying a home is a big investment. There are a lot of moving parts and the process can be overwhelming, especially if it's your first time purchasing a home.

EECU has an experienced team of real estate loan specialists who will guide you through the process – from application to close of escrow – and make it as smooth and stress-free as possible.

Unlike many other lenders, we don't charge an origination fee on our mortgage loans, which is typically one-half to one percent of the loan amount. That's a savings of up to \$3,500 on a \$350,000 loan.

Another benefit of financing with us is that you won't have to worry about the loan being sold to another lender – a common practice with some banks. EECU has never sold the mortgage loans it originates, so the team you know and trust will be here for you now and in the future.

Whether you're looking to buy your first home, a vacation home, or refinance your existing home, we have a variety of loans and terms to fit your needs.

Visit myEECU.org for more information about all of our mortgage loan products.

Equal Housing Lender. NMLS #457253



New ATM Opens in West Fresno

Our West Fresno/Kearney Palms ATM is now open. The ATM is located in the parking lot of the Kearney Palms Center, at the northwest corner of Fresno St. and B St.

We look forward to serving our current and future members at this ATM.



EECU to Launch Mobile Branch

EECU's newest branch will be a lot like our other traditional branch offices with one noticeable difference – this one is on wheels.

We will introduce our first Mobile Branch later this year. The Mobile Branch will travel to central San Joaquin Valley and Central Coast cities, bringing in-person financial services directly to places where EECU doesn't have a branch office.

The Mobile Branch will provide typical teller services such as cashing checks, depositing and withdrawing money, and making loan payments. The teller window and ATM are accessible from the exterior of the vehicle.

There is space inside the Mobile Branch to meet with an EECU representative to open a new account or loan. Staff will also provide free financial wellness education to help members feel more confident about their finances. Services are available in English and Spanish.

There is a real need for access to affordable banking services in areas that are underserved by traditional financial institutions. When our Mobile Branch opens, it will benefit not only our existing members but also those who are currently unbanked due to a dearth of financial institutions nearby.

The Mobile Branch schedule with dates, locations and times will be posted on our website when the branch opens.



Luis Garcia (Cont. from Cover)

"I enjoy seeing my students achieve their goals. This world can be a very cruel place and will give into stereotypes, so they don't think this population will be successful in life," Luis said.

"My students are the ones who have blessed me with the opportunity to be a teacher," said Luis. Without them, I wouldn't be doing what I love the most. I strive to be the best for them because they deserve the best. I want them to leave high school knowing that I will always be there for them and that I did everything possible so they could be successful."

Luis' journey to becoming an educator started in his hometown of Avenal, watching his mother, Margarita, an instructional aide at Avenal High School, build connections with students and help them overcome their obstacles.

"She was loved by her students, and it made me feel super proud to see how she could win over students. She always taught us that no matter where a person comes from or how they behave, we still give them the respect that they deserve because we never know what someone is going through."

After graduating from Avenal High School in 2009, Luis attended Sacramento State and earned a bachelor's degree in child development.

While attending college, Luis volunteered at Sutter Medical Center where he provided patients, ranging from infants to 18-year-olds, with any social support that he could.

This experience further ignited the flame in Luis to pursue a career in education.

"It honestly was one of the most rewarding experiences of my life. I learned that some of the things that I felt were hard did not compare to other struggles. I was able to meet many different people who all did the best to make the patients feel comfortable even when the situation was not."

Luis felt a calling to teach. He moved to Southern California and began working as a paraeducator at Perris High School. It was there that his dream came into focus.

The interactions he witnessed between the case managers and students at the high school strengthened his decision to become a special education teacher.

"I was inspired by the connections. It's pretty easy to spot when something is fake, but when I saw the other special education teachers interacting with their students it was obvious that there was a lot of time spent building the rapport so that the student could trust them when they needed help," Luis said. "I wasn't sure where I was going in life and when I saw these relationships I automatically knew that I had found what exactly I had been looking for."

Luis went back to school and earned his master's degree and teaching credential from Brandman University.

After graduation, he moved to Hanford and has been teaching at Hanford West for five years.

Luis teaches three classes and was part of a team of teachers who helped to create the ACCESS Program, where special education students learn life skills such as budgeting, transportation, cooking, cleaning and organizing.

"We go on field trips to meet with businesses in our community. We have created a small business called the Husky Cart, where we take orders from staff and deliver cold and hot drinks weekly, and we have collaborated with Sierra Pacific and Hanford High's ACCESS Program to have socials," Luis said.

Luis also coordinates mock job interviews, connecting special education, English language learners, and other students with members of the local Hanford community to help build relationships between the students and the volunteers that may lead to future job opportunities.

"We have volunteers from the community participate and fill in as panel members. When volunteers share that they take time off work to attend, it truly warms my heart because it shows how much they believe in our students," he says. "It fills me with pride when I see our students prevail. I enjoy seeing volunteers get emotional when they share how proud they are of our students based on just a small amount of time they have met with them. Our students have the ability to be successful and by providing them with these opportunities it allows them to show how much they can provide to our community."

Luis is proud of the impact he has made on his students and he hopes to continue his mission to be a champion for students with special needs.

"I have seen students be successful, I have seen students graduate, earn a job, go to college and be members of this community," Luis said. "Our students are facing challenges academically and they still manage to thrive and succeed in this world. That is what I love about being a special education teacher."

Congratulations to Our Grant Winners

The Board of Directors is pleased to announce the recipients of the 2024 EECU Student Grant Program. Each recipient will receive \$2,000 to be used toward college education expenses.

Our Student Grant Program started in 2003 to help students pay for higher education expenses. Since then, we have awarded more than \$1.8 million in grants to students who are pursuing higher education.

We congratulate this year's 50 grant recipients and we wish them continued success in their field of study. Applications for the 2025 grant program will be available in October.



2024 Member Grant Recipients

Yuka Akura
Marleen Ambriz
Connor Anderson
Ava Carr
Eva Castillo
Chi Chang*
Hannah Contreras
Maggie Cook
Rhiannon Corgan
Thomas Corrales
Victoria De Leon
Nicole Fernandez
Jennifer Franklin
Hunter Fraser
Isabella Gallegos
Isabella Elizabeth Garcia
Madelyn Gilbert*
Makenna Gobby

Penelope Gonzales
Alisa Gonzalez*
Elizabeth Hernandez
Lindamarie Herrera
Jennifer Lainez
Denise Lovera
Kayla Ly
Brianna Martinez
Stephen Mengoni
Noah Menz*
Aurelia Mitchell
Lavender Moua
Justine Navarra*
Matthew Ochiner*
Adrienne Rangel
Cristina Rangel
Kiana Reynaga
Gerardo Garcia Rodriguez

Emily Rosa
Ashleigh Rushford
Lupita Sanchez
Stephanie Sanchez
Sierra Sherwood
Hannah Swiatek
Riley Thomas
Isabella Thurber
Megan Trang*
Kiara Vang
Irene Vuong*
Diymond Walker
Max Warkentin
Ava Yanez

**Two-time recipient*



Thank You for Your Support and Loyalty

We are thrilled to announce that EECU was voted BEST Credit Union for the 18th year in a row! We also received the Gold Award for Best Auto Loans and the Silver Award for Best Home Mortgage.

Thank you for voting for us! We are so appreciative of this recognition.



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Fresno, CA 93755

Member Service Center

1-800-538-3328

Website

myEECU.org



Federally Insured by NCUA

New Tech Support Scammers Want Your Life Savings

Ever deal with a tech support scam? A warning pops up on your computer. It says your computer has a virus and gives you a number to call for help. You often end up paying hundreds of dollars to a scammer who pretends to deal with the fake virus. Now scammers are upping the stakes — instead of hundreds of dollars, people are unknowingly handing over tens or even hundreds of thousands of dollars to tech support scammers. Here's how.

Tech scammers still use fake security pop-ups to get you to call a number. But instead of telling you there's a virus, they now say someone hacked your bank, investment, or retirement account and is using it for fraud. To "help," they transfer you to another scammer who pretends to be with a government agency (like the Federal Trade Commission or the FBI) or the fraud department at your bank. The scammer says the only way to protect your money is to transfer it to a new account. The problem is the scammer controls that new account and quickly cleans it out.

Other scammers take the same approach but tell you to "protect" your money by buying gift cards and sharing the numbers on the back, buying bitcoin and sharing the account information, or withdrawing cash or buying gold and dropping it off to someone in person.

Here's what to know:

- Never call a number on a security pop-up warning. Pop-ups that tell you to call tech support are always scams.
- Never move or transfer your money to "protect it." Only a scammer will tell you to do that.
- Never give someone a verification code to log in to your account. Scammers want it to get into your account.
- Call your real bank, broker, or investment advisor if you're worried. And use a number you know is real.

Source: Federal Trade Commission