

myEECU

MEMBER PROFILE

Member Spotlight:

Brandy Robertson

*Kerman Unified School District
Physical Education Teacher*

Brandy Robertson's teaching philosophy is simple – take risks, be tirelessly curious, and dream big.

It's one she believes in wholeheartedly, as evidenced by the fact that she has visited 48 countries, spends her free time skydiving and base jumping, and continues to seek out new adventures to challenge herself.

As an educator in the Kerman Unified School District, Brandy uses her life experiences to urge students to pursue their own goals, be unafraid to dream big, and to realize that education is not limited to the confines of the classroom walls.

(Cont. inside—Brandy Robertson)



RECOGNITION

EECU Receives Award for Philanthropy

EECU received the Outstanding Corporation Award from the Association of Fundraising Professionals California Valley Chapter in recognition of our philanthropy, commitment to financial wellness education, and service to the community.

The award was presented at the National Philanthropy Day Luncheon in November at Fort Washington Country Club in Fresno, CA. EECU was nominated for the award by the California Teaching Fellows Foundation.

We strive to make a difference in the communities we serve and we are honored to receive this award.



*Mark V. Perez, EECU senior vice president
of lending and marketing*

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 379,000 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 2025. The deadline to submit a candidate application is February 13, 2025. 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 18, 2025.

Three seats will be up for election on the Board of Directors, and two seats 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 2025.

Requirements and Eligibility

Prior to February 13, 2025, 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. To submit a candidate application online, visit myEECU.org/election. If you have a question, please call 559-437-7924.

Board of Directors Meeting Date: January 21, 2025

Supervisory Committee Meeting Date: February 6, 2025

Candidate Orientation Dates: January 22, 2025 and January 28, 2025

Candidate Interview Dates: February 11, 12, and 13 (if needed), 2025

Bulletin Board



Holiday Hours

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

New Year's Day – *Wednesday, January 1*

Normal business hours will resume on Thursday, January 2.

Martin Luther King Jr. Day – *Monday, January 20*

Normal business hours will resume on Tuesday, January 21.

Presidents Day – *Monday, February 17*

Normal business hours will resume on Tuesday, February 18.

Brandy Robertson (Cont. from Cover)

“I love to talk to students about traveling and seeing how other areas of the world live. I have a world map in my classroom with pins and pictures of all the places where I have traveled to,” Brandy says. “I want students to be curious about the world. I want students to dream about creating a meaningful life for themselves where they question and explore what they really want to be doing with their time and life.”

Brandy began her teaching career as a substitute teacher for Kerman Unified while attending school online through National University in pursuit of a teaching credential and master’s degree.

In 2008, she was hired as a sixth-grade teacher in Kerman at the same school where her sister taught fifth grade. She spent 16 years teaching sixth grade at various schools in the district.

“It’s an age group most people stay away from, but I enjoyed the curriculum, the challenge, and the opportunity to be in the lives of kids at such a pivotal age,” Brandy says.

She started this school year with a new opportunity and a new challenge as a physical education teacher for fourth- through sixth-grade students at Sun Empire Elementary and Harvest Elementary in Kerman. It is a challenge that Brandy welcomes as she hopes to effect positive changes for children.

“I’m thankful that as a physical education teacher I get to still help children achieve healthy habits,” Brandy says.

Brandy’s inspiration to become physically active and explore new challenges was sparked during childhood when her parents enrolled her in gymnastics, cheerleading and diving. But it was her time in Break the Barriers, a local organization that integrates people with various abilities, that made a lasting impression.

“My mom enrolled me when I was five or six and I continued until I was 16. I really enjoyed Break the Barriers, and I really loved the message of including everyone and showing the world inclusion for all,” Brandy said. “We are all born with abilities and disabilities and we need to focus on our individual abilities and let them shine. The sport of gymnastics, the people, and the message of Break the Barriers kept me there for many years. It’s so amazing to be a part of such a powerful message.”

During her free time, Brandy gives back to the community as a member of the Blitz Skydiving team. The team – which is based out of Madera – jumps into events all around the Central Valley, promoting community involvement and inspiring future generations to live their lives to the fullest. They work with organizations such as the Down Syndrome Society and the Clovis and Fresno police departments. They also are regular attractions at Fresno State football games.

“It’s always so much fun to land at these events and get people excited. I love high-fiving kids and people of all ages, taking pictures, and talking with everyone. The kids are always so excited to chat with us,” Brandy says. “When I was young, my

parents took me to Fresno State football games, and I remember being amazed by the skydivers landing on the field. It was a dream come true and an incredible experience to be part of what I had once watched as a child. I always hope that one of them will dream, as I did, about becoming a skydiver.”

Brandy grew up in Fresno and graduated from Central High School. She received an associate degree from Fresno City College and then transferred to Fresno State, where she studied Kinesiology. She joined the Alpha Xi Delta sorority and participated in philanthropy.

“I feel it’s important to give back to the community and support local organizations because the community is what makes a city or area thrive,” Brandy says. “Events that bring people together, whether for fundraising or simply to provide a fun, safe space, are vital to the community.”

Driven by her zeal for adventure, Brandy hopes to continue to inspire students to reach for their own dreams and soar to new heights.

“I want students to dream about creating a meaningful life for themselves where they question and explore what they really want to be doing with their time and life,” Brandy says. “I feel if we don’t find something that motivates us, it’s hard to see a future to work toward.”

New Year Certificate Special

Ring in the new year and maximize your earnings with our New Year Share and IRA Certificate specials, available January 1 – February 28, 2025.

New Year Certificate Specials		
Type	Term	APY*
Share Certificate	6-month	4.50%
Share or IRA Certificate	12-month	4.50%
Share or IRA Certificate	18-month	4.30%

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 1/1/2025 - 2/28/2025. 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 11/1/2024. Federally Insured by NCUA. EECU membership required.*

EECU Lends a Hand to Disaster Victims

We think of our members as family and we want to help when disasters strike and lives are disrupted.

When news breaks of wildfires, severe storms, flooding, mudslides, hurricanes and other natural disasters, we reach out to our members with information about our disaster assistance program.

In 2024, we sent emails to more than 192,000 members living in areas affected by severe winter storms, wildfires, and hurricanes. Our goal is to lessen our members' financial burden during difficult times by offering qualified members 0% interest on existing overdraft protection loans and signature lines of credit, deferred loan payments, increased Visa credit card limits, and fee waivers on funds withdrawn from a certificate before maturity.

We take to heart the credit union philosophy of "people helping people." Our disaster assistance program provides relief and support to our members during a very trying time. Assistance is also available to those experiencing a financial hardship due to a job loss or reduction in income.

Shred Event – Mark Your Calendar

You can help protect your sensitive information and support a local school program by taking your documents to the BBB "Secure Your ID" shred event, co-sponsored by EECU.

Date: Saturday, January 11, 2025

Time: 9 a.m. to 1 p.m. (or until truck is filled)

Place: Clovis High School, 1055 Fowler Ave.
Clovis, CA 93611

The first three boxes of documents will be shredded for free; additional boxes are \$3 each. Proceeds benefit a Clovis High School music program.



The 2024 Year in Review

In 2024, we celebrated 90 years in business. Our longevity is due to our strong leadership, sound decision-making, agility, exceptional employees, and the support of our more than 379,000 members.

We are committed to delivering affordable products and services that help our members achieve their financial goals. Access to banking services and financial education is essential to help people build financial health and well-being, and so we continue to focus on expanding our presence in the community.

Last May we opened an ATM in West Fresno – the only full-service credit union ATM in the 93706 zip code. Since then, it has processed more than 20,000 transactions – exceeding our expectations and demonstrating the need for access to critical banking services in an often overlooked part of our community. We also launched our new Mobile Branch last year. This full-service branch and ATM on wheels visits school sites, attends community events, and also travels to areas where we don't have a branch presence, providing accessible and convenient banking services.

In addition to serving our members, we also serve our communities through event sponsorships and free financial wellness education. In 2024, we supported more than 300 organizations, events and programs including the Marjaree Mason Center, Valley Caregiver Resource Center, Merced County Office of Education Parent Institute, Porterville Chamber Jr. CEO Program, Boys & Girls Clubs, San Luis Obispo Chamber Annual Dinner Reception, FUSD Black Student Unions 10th Anniversary Black History Month Program, and Habitat for Humanity. We also joined with other nonprofits to sponsor backpack giveaway events that provided more than 4,700 children with a free backpack and school supplies. During the past year, more than 13,500 people attended our free financial education workshops and classroom presentations, where they learned valuable money management skills that will empower them to make wise financial decisions.

In recognition of our philanthropy and commitment to inclusion and financial wellness, EECU received the Outstanding Corporation Award from the Association of Fundraising Professionals California Valley Chapter. We were also honored to receive the Visionaries Award from the State Center Community College Foundation for sponsorships totaling more than \$1 million that support scholarships, academic programs, and capital campaigns. EECU was voted Best Credit Union for the 18th year in a row in The Fresno Bee Best of Central California The People's Choice Award. These awards mean so much to us and we appreciate the recognition.

Credit Unions are about “people helping people,” and it is especially important to help people in times of need. Last year, we provided much-needed financial support to aid our members whose lives were disrupted by storms, hurricanes, wildfires and other devastating natural disasters. We also provided support to members affected by job loss or a reduction in income. When times get tough, we provide compassion, understanding, and options to give our members peace of mind and a path forward. You can read more about our disaster assistance program in this newsletter.

Our commitment to financial assistance extends to members struggling with the rising costs of college tuition. Through our student grant program, we annually award \$100,000 in student grants to help defray tuition costs and other educational expenses. To date, we have awarded more than \$1.8 million to help our student members achieve their academic goals.

EECU is a safe, sound and fiscally strong financial institution that has weathered many economic challenges during the past 90 years. Our Board of Directors and management team act in the best interests of our membership and make prudent decisions to maintain EECU's solid financial position. Our experienced staff delivers excellent service at every touchpoint and builds strong relationships by elevating the member experience beyond expectations.

We are very proud of all that we accomplished in 2024 and we are grateful for your continued membership and loyalty. We look forward to serving all of your financial needs now and in the future.

Walter A. Franzell

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.



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Giving to Charity, Not a Scam

There's no shortage of good causes to donate to. But before you give somewhere new, make sure you're not donating to a scam.

Scammers are pros at tricking people into donating. They'll often even use names that sound a lot like other charities you've heard of to get your money. Here's how to make sure your money is going to support the cause you care about:

- **Don't be rushed or pressured into giving, especially over the phone.** If it's a request to donate on social media, take the time to make sure the person who shared it with you knows the organization or person fundraising.
- **Research the charity before you give.** Search the name plus "complaint," "review," "rating," or "scam." Organizations like the Better Business Bureau's (BBB) Wise Giving Alliance, Charity Watch, or Candid also let you research charities.
- **Don't trust your caller ID.** Technology makes it easy for scammers to fake caller ID information. Calls can look like they come from your local area code, or from a specific organization, even if they don't. In reality, the caller could be anywhere in the world.
- **Check out the charity's website.** Does it give you details about the programs you want to support or how it uses donations? How much of your donation will go directly to support the programs you care about? If you can't find detailed information about a charity's mission and programs, be suspicious.
- **Pay attention to how you pay.** If a charity asks you to pay with cryptocurrency, by wiring money through Western Union or MoneyGram, with a payment app, or with a gift card, it's likely a scam. Donating by credit card or check is safer.

Source: FTC