



SOARING

OCTOBER 2025

CEO Corner: A Letter to Our Members

Dear Members,

As I reflect on my first year as CEO of Eagle Community Credit Union, one thing stands out: the strength of our community. Whether it's through everyday banking, volunteering in local neighborhoods, or hearing your feedback, we've seen how much can be accomplished when we work together. It's been a year of progress, and we're grateful for your continued trust and support.

Financial Strength and Stability

We've worked hard to ensure Eagle remains financially strong and resilient. Our loan growth is steady, member deposits are increasing, and we're operating well within budget. These metrics are more than numbers—they're a reflection of your trust and our shared commitment to financial wellness. As of this writing (August 2025), our net worth remains strong at 10.31%, loans continue to perform well with a delinquency ratio of 0.44%, and total assets has grown to \$374 million. Eagle is stronger than ever and we're poised to continue on our growth trajectory.

Making Banking Easier

We've made some exciting changes to improve your experience:

- **Open an Account in Minutes**
Thanks to our new online account application, opening an account online is now faster and easier than ever. In just a few clicks, you can become a member or add new accounts—all from the comfort of home.
- **Zelle® Is Coming Soon**
We're working hard to bring Zelle® to Eagle by Q4 2025, giving you a simple, secure way to send and receive money with friends and family.
- **Our Newest Team Member - EVA**
EVA, Eagle's Virtual Assistant, is coming soon! EVA will be available 24 hours a day and can assist you in

conducting many of your most common transactions, like checking your account balance, transferring funds, making loan payments, and more. You can call EVA anytime and she'll be able to assist you or get you to the right person.

These upgrades are part of our ongoing effort to make banking more convenient, accessible, and member-friendly.

Serving Our Community

Community involvement is at the heart of who we are. This year, our team has been out in full force:

- We supported Stamp Out Hunger and Feed SoCal food drives (*look for a full article in this issue*).
- We honored veterans through appreciation events that recognize their service and sacrifice.
- We volunteered with Ronald McDonald House and Children's Hospital of Orange County, helping families and children in need.
- These moments remind us that being a credit union means more than banking—it means showing up for our community.

As we head into the final months of 2025, I want to thank you for being part of the Eagle family. Your feedback, your stories, and your support inspire us every day. We're excited about what's ahead—and we're honored to serve you.

Best wishes,



Michael Kim
President/CEO



Fighting Hunger Together!

Eagle CU's Commitment to Community Food Drives



At Eagle Community Credit Union, we believe that financial wellness begins with meeting basic human needs—and that includes access to nutritious food. This past year, our team proudly supported two major food drive initiatives: Stamp Out Hunger and Feed SoCal, helping combat food insecurity across Southern California.

Stamp Out Hunger: A Tradition of Compassion

Since 2008, Eagle has been a proud sponsor of the **Stamp Out Hunger** food drive, the largest one-day food drive in the nation. Every May, our postal members and volunteers come together to collect and sort donations at local post offices. In 2025, over 65 Eagle team members participated, unloading food donations, supporting local food banks, and connecting with members across Southern California.

We also funded the production of paper grocery bags—750,000 in total—distributed to households across the region to encourage donations. These bags, filled with non-perishable items, were picked up by letter carriers and delivered to food banks, where our volunteers helped sort and pack them for families in need.

Feed SoCal: A Powerful Partnership

In June, Eagle joined forces with ABC7's Feed SoCal campaign, volunteering at Stater Bros. Markets in Fountain Valley to collect food donations and raise awareness about hunger in our community. During a televised interview, CEO Michael Kim shared:

"We promote financial wellness and we believe that begins with ensuring basic needs are being met." This message resonated deeply with viewers and reinforced our mission to serve not just financially, but holistically.

The Bigger Picture: Hunger in Our Communities

Food insecurity affects millions of Americans, including 1 in 6 children. It's not just about empty stomachs—it's about missed opportunities, poor health outcomes, and the stress of not knowing where your next meal will come from. That's why Eagle's involvement in food drives is more than a volunteer effort—it's a commitment to dignity, equity, and care.

Beyond the Drives

Our community engagement doesn't stop there. Eagle team members also support:

- **Ronald McDonald House** and **CHOC (Children's Hospital of Orange County)** through fundraising and volunteer events.
- **Second Harvest Food Bank**, where employees helped sort and bag over 4,000 lbs. of fresh produce for local families.
- **Spark of Love Toy Drive** is coming soon in December and Eagle will again be collecting toys for children across Southern California making it a brighter holiday season.

[LEARN MORE](#)



These efforts reflect our belief that Eagle isn't just doing business in our communities but we're an active part of our neighborhood to make it a better place for all of us.



SPOOKY FUN, HOMEMADE COSTUMES & THE ORIGINS OF A FAVORITE HOLIDAY

As the leaves turn and the air gets crisp, Halloween creeps closer—and we at Eagle Community Credit Union are here to celebrate with you! Whether you're trick-or-treating with little ones, decorating your home, or just enjoying the seasonal vibes, Halloween is a time for creativity, community, and a little bit of spooky fun.

WHERE DID HALLOWEEN COME FROM?

Halloween has ancient roots dating back over 2,000 years to the Celtic festival of Samhain, a celebration marking the end of the harvest and the beginning of winter. People believed that on October 31st, the boundary between the living and the dead blurred, allowing spirits to roam the earth. To ward off ghosts, they lit bonfires and wore costumes—sound familiar?

Over time, Halloween evolved through Roman and Christian traditions, eventually becoming the festive holiday we know today, complete with costumes, candy, and community events.

EASY HOMEMADE COSTUME IDEAS

Looking for last-minute costume inspiration? Here are a few simple, budget-friendly ideas you can make at home:

- **GHOST:** Classic and easy—just grab an old white sheet, cut out eye holes, and you're ready to haunt!

- **MUMMY:** Use strips of gauze or torn white fabric to wrap around clothes. Add some smudged makeup for a spooky effect.
- **SCARECROW:** Flannel shirt, straw hat, and a little face paint—perfect for fall!
- **EMOJI FACE:** Cut out a large yellow circle from cardboard, paint your favorite emoji, and attach it to a stick or string.
- **BLACK CAT:** Black clothes, a headband with ears, and a drawn-on nose and whiskers—simple and cute.

Encourage kids to get creative and help design their own costumes—it's a great way to spend time together and spark imagination.

HALLOWEEN AT EAGLE

We love seeing our members and staff get into the Halloween spirit! Keep an eye out for festive decorations at your local branch, and don't be surprised if your teller is dressed as a superhero or pumpkin. It's all part of the fun!

And remember, Halloween is also a great time to talk to kids about budgeting—whether it's managing their candy stash or saving up for next year's costume. Financial wellness starts early, and we're here to help make it fun.

Wishing you a safe, spooky, and joyful Halloween from all of us at Eagle Community Credit Union





Meet Your Board & Supervisory Committee Guiding Eagle CU with Integrity and Purpose

LEADERSHIP THAT SERVES YOU!

At Eagle Community Credit Union, our volunteer Board of Directors and Supervisory Committee ensure we remain strong, transparent, and member-focused. These dedicated individuals bring diverse experience and a shared commitment to guiding our Credit Union's future.

Interested in serving? Members interested in serving on Eagle's Board or Supervisory Committee may email CEO@EagleCU.org by December 1st to express your interest and learn more about the process.

Supervisory Committee

The Supervisory Committee of Eagle Community Credit Union plays a vital role in safeguarding the financial integrity of the Credit Union and protecting members' interests. The Committee is responsible for overseeing the accuracy of financial records, ensuring that internal controls are effective, and verifying that operations comply with applicable laws and regulations. Working closely with internal and external auditors, the Supervisory Committee ensures transparency, accountability, and sound management practices throughout the Credit Union.

Patricia DiDonato, Supervisory Committee Chair

Patricia has over 37 years of auditing and leadership experience working in various industries and is currently a Senior Manager at the Internal Revenue Service, Large Business and International Division, West Coast. She leads teams that specialize in Financial Institutions and Products and in Domestic Taxation. She volunteered on the Eagle Community Credit Union Board for one year before serving as the Chair of the Supervisory Committee for the past two years. She has also been a board member of the NEW Academy Charter Schools (NASA and NACP) in the Los Angeles Unified School District since 2016. She holds an inactive CPA license, a BBA from Loyola Marymount, an MBA from California State University, Fullerton and completed a Latina Global Executive Leadership Program in 2016. Pat enjoys nature, traveling with family and friends, good food, good company and serving the community.

Bertha Gascon, Supervisory Committee Member

Bertha is a respected industry veteran with a track record of building and growing loan portfolios for credit unions. Bertha has spent more than three decades in the financial services industry working for various commercial banks and credit unions in senior management roles, most recently serving as Chief Lending Officer for Xceed Financial Federal Credit Union. Since 2021, Bertha continues to provide consulting services to several credit Unions in the Commercial, Consumer and Real Estate lending areas. Bertha holds a Certificate in Business and Commercial Lending from the American Institute of Banking as well as a Certificate in Legal Interpretation and Translation from California State University, Los Angeles.

Steve Nasman, Supervisory Committee Member

Steve has over 50 years of experience in the financial services industry working at both banks and credit unions. With key expertise in lending and people management, he's currently a consultant for both credit unions and community banks. Steve currently serves on Eagle's Supervisory Committee ensuring the safety and soundness of the credit union. Steve holds a Bachelor's degree in Business Administration from the University of San Diego and a Master's degree in International Management from Thunderbird School of Global Management.

Learn more about our leadership and how you can get involved.

LEARN MORE

Board of Directors, continued.

LEADERSHIP THAT SERVES YOU!

Board of Directors

The Board of Directors of Eagle Community Credit Union provides strategic leadership and guidance to ensure the Credit Union's mission and values are upheld. Elected by the membership, the Board represents the interests of all members by setting policies, establishing long-term goals, and overseeing the overall direction and performance of the Credit Union. The Board works closely with executive management to ensure Eagle remains financially strong, member-focused, and dedicated to improving the financial well-being of the communities it serves.

Phil Soulanille, Board Chair

Phil is a Managing Director at Starrlight Advisory, providing outsourced CFO services to private equity funds, and is the Chair of the Board of Directors. He has served on the Board since 2021 and is an active CPA. Phil's expertise includes corporate governance, mergers and acquisitions, and accounting. He enjoys vacationing in Maui with his family and is always open to a round of golf. Phil holds a Bachelor's degree in Economics from the University of California, Los Angeles.

Tari Cody, Vice Chair

Tari currently serves as Director of Inforce Services and Claims at Pacific Life. She brings over three decades of leadership experience in financial services, operations, and organizational development, including prior leadership roles at the Automobile Club of Southern California, SchoolsFirst Federal Credit Union, and Wells Fargo. Her career has consistently focused on performance improvement, member service, and inclusive team development within large, complex organizations. In addition to her professional experience, Tari served more than seven years on the Board of Directors for another credit union, as Board Secretary, contributing to governance, regulatory oversight, and long-term strategic planning. Tari's collaborative, service-oriented approach reflects a deep commitment to organizational excellence and meaningful community impact.

Michael Wu, Board Treasurer

Michael Wu is the Chief Financial Officer of CTS Cement Manufacturing Corporation and also serves as Board Member and Treasurer of Eagle Community Credit Union. With nearly 30 years of experience in finance and accounting, including two decades in manufacturing, he has led finance, HR, and IT functions while driving operational excellence in areas such as working capital, pricing, and cost accounting. He has successfully completed multiple acquisitions, integration of acquisitions, and ERP implementations, generating significant revenue, profit, and efficiency improvements. Michael holds a Bachelor's degree in Accounting, an MBA in Finance, and a Master of Science in Business Analytics from California State University, Fullerton, and is an active CPA in the state of California. Outside of work, he is passionate about community service through credit unions and enjoys traveling as a means to connect with different cultures and deepen his empathy.

Diane Leinweber, Board Secretary

Diane has over 15 years of experience with credit unions, in credit union support, and as an online service provider. Diane has served on Eagle's Board of Directors for a total of over 20 years. She has been retired for five years from IBM engineering management. Serving once again on Eagle's Board is a perfect volunteer opportunity where she helps provide oversight, strategic planning, and ensuring Eagle's continued success and commitment to its membership.

Scott Rains, Board Member

Scott is a retired CPA and graduated with a BA in Business Administration from California State University Fullerton. Scott's experience includes 10 years as a CPA auditing and consulting for Credit Unions and over 26 years' experience in credit union CFO and CEO positions, including Eagle Community Credit Union. Scott held positions on the Department of Financial Protection and Innovation Advocacy Committee and CUNA Regulatory Advocacy Committee before retirement.

Board of Directors, continued.

LEADERSHIP THAT SERVES YOU!

Courtney Higuchi, Board Member

With over 26 years of credit union work experience including expertise in lending and operations, Courtney is recently retired and excited about serving on the Board of Directors. She's passionate about serving the underserved and giving back to the community. Courtney holds a Bachelor of Arts from California State University, Long Beach, as well as an Executive Master of Leadership from the University of Southern California.

Ruben Hernandez, Board Member

As a decorated U.S. Marine Corps veteran having served in Operations Desert Shield and Desert Storm, Ruben is passionate about veteran advocacy. Ruben is the founder and president of EGA Homes, a certified Veteran-owned real estate company, as well as the founder and executive director of the Veteran Housing Alliance, a non-profit organization dedicated to veteran homeownership and eliminating veteran homelessness. Ruben is excited about serving on the credit union's Board of Directors and advancing our mission of service. Ruben holds a Bachelor's degree and MBA from the University of California, Riverside.



**MEMBERSHIP
IS NOW OPEN
TO ALL!**

California

A banner with a blue background. On the left, the text "MEMBERSHIP IS NOW OPEN TO ALL!" is written in bold, white, sans-serif font. To the right, the word "California" is written in a large, stylized, blue font with a white outline. Behind the text is a background image of a city skyline at sunset, with palm trees in the foreground.



Smart Banking for the Next Generation

NEXTGEN
CHECKING & SAVINGS

TREASURE CHEST SAVINGS & **POWER UP FUND**

Learn more about our New Youth Accounts. [LEARN MORE](#)

A banner with a blue background. On the left, there is a photo of two young people, a boy and a girl, smiling and holding books. To the right, the text "Smart Banking for the Next Generation" is written in white. Below that, "NEXTGEN" is in large, bold, white letters, followed by "CHECKING & SAVINGS" in smaller white letters. Further down, "TREASURE CHEST SAVINGS" and "POWER UP FUND" are written in bold, white letters. At the bottom, there is a line of text "Learn more about our New Youth Accounts." followed by a red button with the text "LEARN MORE" in white.

EagleCU.org/NextGen



**Rooted in
Community.**
Empowering you.™

Learn more about our Eagle's involvement in our community. [LEARN MORE](#)

A banner with a blue background. On the left, there is a photo of a diverse group of people smiling. To the right, the Eagle logo is shown in red. Next to it, the text "Rooted in Community." is written in large, bold, white letters, followed by "Empowering you.™" in smaller white letters. At the bottom, there is a line of text "Learn more about our Eagle's involvement in our community." followed by a red button with the text "LEARN MORE" in white.

EagleCU.org/RootedinCommunity