



EDUCATION FIRST CREDIT UNION NEWSLETTER



CALLAHAN
& ASSOCIATES
the credit union company

We're thrilled to share some incredible news!

Education First Credit Union has been ranked #1 in the nation in Callahan & Associates rating of Return of the Member (ROM) among 608 credit unions in our asset size category of \$50 million to \$100 million!

After consistently leading in our previous asset group (under \$50 million), earning the top spot in our new, more competitive category makes this recognition even more meaningful. This achievement reflects our continued commitment to delivering exceptional value to our members—no matter our size.

Thank you for being part of what makes this possible!

Who is Callahan?

Callahan & Associates was founded in 1985 by three credit union proponents with a shared purpose of helping credit unions thrive. Ed Callahan, Bucky Sebastian, and Chip Filson realized that the best way to support credit unions was by fostering collaboration, empowering them with actionable data, and driving change. Helping credit unions thrive is in our DNA.



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What is the ROM metric?

Callahan's proprietary Return of the Member (ROM) metric is an aggregation of over 25 member-focused metrics and is meant to highlight how effectively a credit union is returning value to its membership. The point of the score is to help offset the steady stream of quantitative performance metrics like growth and earnings and counterbalance them with what really matters: the member story. Scores closer to 100% indicate that a credit union is returning more value to its members.

Callahan & Associates Mission Statement:

**We empower credit unions to impact
their members and communities in
meaningful ways.**



Kent Greenfield

Mark your Calendars:

Member Appreciation Day

Friday, July 25th

11 am - 1 pm

*Stop by the office and enjoy a
hamburger and/or hot dog
AND meet Murray the Ogden
Mustangs mascot*

Credit Union Closed Days:

*Independence Day
Friday, July 4th*

*Pioneer Day
Thursday, July 24th*

*Labor Day
Monday, Sept 1st*

CEO Message

A Summer Reminder to Stay Safe from Scams

At Education First Credit Union, we love everything summer brings to Ogden such as sunny days, family vacations, and a slower pace to enjoy the season. But while you relax, scammers stay busy, especially with the rise of AI-driven impersonation scams.

We know you hear about scams often, but a quick reminder now can save you from a stressful situation later. Scammers count on catching you off guard, often creating panic to get a quick response. Here are a few common impersonation scams to watch out for:

1. Tech Support Scams – A caller or pop-up claims your device has a virus and offers to "help" by gaining remote access or asking for your credit card info.
2. IRS or Tax Scams – Someone posing as a tax official demands immediate payment, threatening arrest or legal action.
3. Financial Institution Scams – A scammer impersonates a credit union or bank employee, claiming there's fraud on your account and asking you to "verify" personal info via phone, email, or text.
4. Romance Scams – Fake online relationships built through dating sites or social media that eventually turn into requests for money, often for emergencies or travel.
5. Government Agency Scams – Someone claims to be from a government office and says you owe fines or taxes, asking for payment through gift cards or wire transfers.
6. Family or Friend Impersonation – A message or call pretending to be from a loved one in crisis such as an accident, arrest, or being stranded by asking for urgent funds.
7. Prize or Lottery Scams – You're told you've won something great but must pay taxes or fees to receive it!

Always be cautious and never give out personal information unless you're absolutely sure of the source. If something feels off, trust your instincts. You can always reach out to our team at (801) 392-4877 to confirm or report anything suspicious.

Thank you for being a valued member of Education First Credit Union. We're proud to serve you and wish you a safe, sunny, and scam-free summer!

Kent



Battle of the Citrus

1st Annual

Lemonade Challenge Champion

Zadaeja

Thank you to all our participants and we look forward to next year!

Turn Your Home's Value Into Opportunity

with financing up to 80%



Ready to tackle that kitchen remodel or backyard upgrade? Our Home Equity Line of Credit (HELOC) gives you access to up to 80% financing so your dream projects don't have to wait.

Not planning home improvements? A HELOC can still be your go-to solution. Use it for major expenses like education costs, medical bills, travel, or even consolidating debt.

Get started today!



**E1CU IS NOW a
PROUD VIP
SPONSOR OF THE
OGDEN MUSTANGS**

Introducing Our Newest (and not so new) Employees



Tristin Ramage

Tristin has been with us since last November but she hasn't been formally introduced. Tristin attends Weber State University and is expected to graduate in December 2025 with her B.S. in Communications with an emphasis in Public Relations and Strategic Communications.

You have probably already seen Tristin around. Tristin does our social media and is the face of the credit union when out in the community. As a back-up to the teller line, you might just find her there as well.



Sarah Johnson

Sarah is back and we are so happy to welcome her!

Sarah left 4 years ago when she moved to Arizona. During her time there, she reconnected with her high school sweetheart, Jim. Sarah moved back to the Ogden area when they decided to marry.

We are lucky that she stayed in touch and wanted to come back to work with us when a position was available. Sarah can be found on the teller line ready to assist you!



Madi Veliz

Madi started with us at the end of May. She is a student at Weber State University and is also expecting to graduate in December 2025. Madi's love for animals drove her to major in Zoology with a minor in Chemistry.

Madi is an afternoon part-time teller with us and when she is not in class she is interning at a local vet office.

Madi is also fluent in Spanish!

We Love our staff!



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