

Hoover High students run a credit union

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While his classmates at Hoover High School are jogging around the track or reading Shakespeare during second period, senior Khoi Le works behind the counter at a local credit union.

He's learning how to greet members, cash checks and make withdrawals at the student-run Mission Federal Credit Union on El Cajon Boulevard.

"I'd stay here all day if I could," Le said.

All of the employees at this branch, which opened in April, are former or current students except for the branch manager, Leeann Hardman. Two former students stayed on while attending community college; fifteen juniors and seniors recently began work after receiving more than 90 hours of training over the summer.

Students say the program teaches responsibility and professionalism. They are required to wear Mission Federal button-up shirts and professional slacks and to interact with members the way their adult counterparts do at other branches.

Working at the credit union allows Le to take "little baby steps" toward figuring out what he wants to do with his life, he said. He's thinking that something in the stock market might be up his alley.

Senior Juliana Vergara said a counselor placed her in the program last year. Through the course of the year, she became interested in a career in business administration.

"The program helped me see that this is what I wanted to do," she said. "It opens a lot of doors."

Not all of the 15 students who applied to work at the credit union are planning to enter the banking business.

Vinh Nguyen, a senior in line to be valedictorian, plans to major in a science field, such as chemistry, in college. But he thought working in the credit union would give him a chance to experience the professional work world.

Most of the students' time in the credit union is unpaid. However, if they work during school vacations they're paid a starting salary of \$8 an hour. They also earn community service credits they need for graduation by teaching a financial education class to members of the City Heights community.

The opportunity is more than a resume booster. It is also a confidence builder.

One student came into the program last year as a 16-year-old mother. She blossomed under Hardman's supervision and now attends community college and works at the branch part time.

"Miss Leeann," as the students affectionately call Hardman, is more than a manager to the students, some of them working for the first time.

"She's like our mom," says Vergara. "She does everything for us."

Hardman picked up Vergara when she was stranded in Spring Valley one night; the manager put another student on a plane to the University of California Berkeley for orientation.

"Nobody could have ever written that into a job description," says Hardman, whose supervisor suggested that she apply for the job of putting together the company's first student-run credit union.

Hardman says it's the only student-run branch in the country that's open to the public.

The program is a joint effort by Mission Federal, the San Diego Unified School District, Hoover High School and the San Diego Regional Occupation Program.

Hardman says the only difference between her branch and the 22 other Mission Federal branches is that students rather than adults wait on members. But if the students didn't look so young, most of the members probably wouldn't even notice, she said.

They handle themselves professionally and present a positive image.

"They know they're privileged to work here," she says.

Hoover Principal Doug Williams, one of the first people to open an account at the branch, comes in at least once a month. The students get excited to wait on him, and he loves watching them work.

"I feel like a proud papa," he said.

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Caption: 2 PICS

1. Diana Lazaro, a Hoover High student worker at the Mission Federal Credit Union, now works full time. She was instructing student William Ferrel. 2. Hoover High students (from bottom to top) Cathy Nguyen, William Ferrel and Jessica Munivong staffed the windows at the Mission Federal Credit Union. The customer at right is Eddie Torres. It's the only student-run branch in the country that's open to the public. (B-4:1,7) 1,2. Jim

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