BEST OF PASADENA 2026



PASADENA Weekly

11.12.26 | PASADENAWEEKLY.COM

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E-CENTRAL CREDIT UNION



E-Central Credit Union President and CEO Michael Theodore poses for a portrait with his staff. (Chris Mortenson/Staff)

Everything, Everywhere

E-Central provides comprehensive personal and business banking

BY THE PASADENA WEEKLY

For more than 80 years, including more than 30 in Pasadena on Fair Oaks Avenue, E-Central Credit Union has served the San Gabriel Valley through personalized financial services, direct member relationships and an enduring commitment to community welfare.

E-Central provides all the services that a traditional large bank offers, while enabling members to access their accounts anywhere through modern digital channels. Because it operates as a member-owned cooperative rather than a commercial bank, surplus earnings are returned directly to members through higher dividend yields on savings, competitive loan rates, and lower everyday fees.

With more than three times the reserves required to be considered "well-capitalized," E-Central possesses a strong financial foundation. "Our strong capital position gives E-Central the financial strength to weather economic downturns and uncertainty while staying focused on taking care of our members. Also, it allows us to continue providing reliable access to loans and essential services while investing in technology, security, and the long-term value we deliver to our members," President & CEO Mike Theodore said.

E-Central combines warm, personalized banking with grassroots nonprofit partnerships supporting Pasadena and surrounding communities. That commitment earned the team recognition as Best Credit Union in the annual 2026 Best of Pasadena awards.

"We're honored to receive this award and grateful for the trust our members place in E-Central," Theodore said. "This recognition reflects the dedication of our team and the care they bring to serving our members every day. Providing meaningful value and personal service is our greatest reward, and this honor makes that work even more special."

Diverse Suite of Products and Services

Originally founded as Southern California Central Credit Union, the organization changed its name to "E-Central" nearly three decades ago, with the leading letter emphasizing its commitment to offering "everything, everywhere."



E-Central Credit Union President and CEO Michael Theodore poses for a portrait in their office located in Pasadena. (Chris Mortenson/Staff)



The E-Central Credit Union management pose for a portraits inside of the their office located in Pasadena. (Chris Mortenson/Staff)

E-Central offers a full range of personal banking solutions, including checking, savings, money market accounts, and certificates of deposit, along with every type of consumer lending product such as auto, home, credit cards, and personal loans to help members meet their everyday needs and achieve their financial goals.

Additionally, E-Central offers comprehensive business banking and commercial lending, pairing the breadth of a regional bank with personalized, consultative service. As a U.S. Small Business Administration (SBA) Preferred Lenders Program (PLP) lender, E-Central provides SBA financing of up to $5 million to help local businesses launch, grow, and thrive.

E-Central takes the time to get to know the people behind each loan application. Decisions on all loans are made in-house, and borrowers can speak directly with the underwriters and leadership. That personal connection gives a fuller understanding of each applicant's story, circumstances, and goals.

"Every loan request deserves the same care, attention, and thoughtful consideration, regardless of its size," Theodore explained. "We take the time to understand each borrower's needs and goals, whether they're seeking a modest loan or a larger financing solution. That personal approach reflects who we are as a credit union and our commitment to serving our members."

Complementing its lending solutions, E-Central offers a complete digital banking platform featuring a mobile app with Mobile E-Deposit, remote account management, custom security alerts and electronic statements. Members also retain convenient physical access across the country through more than 5,000 CO-OP Shared Branches and surcharge-free access to more than 30,000 CO-OP Network ATMs.

Decisions Made for Members — Not Shareholders

As a member-owned financial cooperative, E-Central puts its members first, returning value through competitive rates, personalized service, and reinvestment in systems that improve the banking experience. Earnings support the membership and the credit union's long-term strength rather than dividends for outside shareholders.

That same commitment guides E-Central's approach to technology. Digital banking and 24/7 self-service tools give members convenient access on their terms, while direct access to knowledgeable staff ensures personal help is available when needed.

"Automated service can become a barrier when members cannot get the answers they need or reach someone who can help," Theodore said. "Technology plays an important role in how we serve our members, but it must support personal service and accountability. Our members deserve access to knowledgeable people who understand their needs and take responsibility for resolving their concerns."

Inquiries to the credit union are directed swiftly to live staff members, recognizing that for many individuals — especially older residents — visiting or calling their local branch provides vital personal connection and community engagement.

"We're embracing technology to make banking easier while keeping our members at the heart of everything we do," Theodore said. "We want every member to feel welcome, valued, and connected to people who care. As we introduce new tools, we're making sure the personal service our members count on remains part of the experience."

Walk-ins are welcome at the branch without an appointment. Frontline staff frequently recognize regular members the moment they walk through the doors, initiating transactions right away and building relationships that span generations. Rather than pursuing aggressive expansion, E-Central's focus remains centered on refining service quality and nurturing deep community trust.

Investing in the San Gabriel Valley

E-Central's community investment strategy is focused locally, where the credit union's staff and members live and work. Rather than directing marketing budgets toward impersonal highway billboards or high-profile institutional galas, E-Central establishes meaningful partnerships with grassroots local nonprofits. This direct approach ensures philanthropic contributions reach clients on the ground while cultivating authentic relationships with Pasadena's civic and neighborhood leaders.

"Partnering with local nonprofits gives us a meaningful way to connect with our community and support the people they serve," Theodore said. "We look for opportunities where our contributions can make a tangible difference, helping these organizations stretch their resources and bring essential services to more people."

Financial literacy forms another pillar of the credit union's mission. E-Central hosts free in-person workshops, produces educational articles, and maintains digital learning resources to close financial knowledge gaps across the region.

"We bring financial education directly into the community, from local nonprofits to neighborhood events, to help people build the knowledge and confidence to make informed financial decisions," Theodore said. "It starts with listening, understanding each person's needs, and offering practical guidance that can make a meaningful difference in their lives." ■

E-Central Credit Union
990 S. Fair Oaks Avenue, Pasadena.
Learn more by calling 626-799-6000
or visiting ecentralcu.org.

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