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Published June 19th, 2024

## University Credit Union and St. Mary's basketball starting an NIL relationship

By Jon Kingdon



Photo provided

In July 2009, Ed O'Bannon, a UCLA basketball player, filed a lawsuit against the NCAA claiming it violated antitrust laws by not allowing athletes to earn from the use of their likenesses in broadcasts and video games.

In 2015, the Courts ruled that the NCAA's amateur rules were an unlawful restraint of trade which led to increased compensation for student-athletes. It was not until 2021 that the U.S. Supreme Court affirmed that the NCAA could not limit education-related payments, which led to the NCAA adopting a Name, Image and Likeness (NIL) policy.

The result of these rulings has seen a huge growth in its first established year. An estimate of over half a billion dollars has already been spent towards creating NIL deals with student-athletes.

The University Credit, Union (UCU) began a partnership with St. Mary's in 2019. when they became the naming rights partner of the pavilion on the Moraga campus along with other partnership elements. They have now begun an NIL policy with all the players on the St. Mary's men's and women's basketball teams extended financial support and educational resources as well.

"St. Mary's is the first school that we have started the program with because we've been such large supporters of this university community, and we're using this partnership to learn what works and what doesn't work," Megan Eisenhard, the Chief Growth Officer at UCU said. "We want to leverage the 'Champion Mentality' the student-athletes have at St. Mary's, and we love that the men's basketball team won the WCC championship last season."

It has been named The Champions Program by UCU and uses the name as an anagram for their core values: Courageous and fearless, Honest and open, All-in, Make a difference, Prescriptive and predictive, Inspire innovation, Ownership mindset, Never stop learning, Seize opportunities.

To be clear, the amount each of the athletes receives is far from the neighborhood of the major schools but is still very much appreciated. "The NIL is certainly going to help our programs, but for us, it's still about relationships and being in a family environment; we'll always be looking for quality players that believe in what we're doing and want to come help us win," Jeff Cammon, the women's head coach said. "It's great that we have the support here. They understand the landscape is changing and UCU and the university want to be competitive, and this is going to help us be successful."

What makes this program so unique is that UCU is providing other services to the student-athletes to be used with both a short- and long-term perspective. "With our NIL deal, we wanted to offer the St. Mary's student-athletes more than just money for their services and their name, image, and likenesses," Eisenhard said. "We are offering them a comprehensive agreement where they not only have the chance to generate some revenue, but we also want to make sure they're set up for financial success. To do that we are giving them tools and services so that they can understand how to manage their money and a budget, how to improve or start and ultimately improve their credit, and to be able to make sure that they're ready to be successful in their financial journey."

Eisenhard stressed that these tools are not exclusive to the players. "These services are being offered to all of the students, faculty, staff, alumni, and the public," she said. "We have a banking hub on campus that is available in Dryden Hall when the Hall is open."

As athletes on campus, UCU is looking for the players to serve as ambassadors speaking up for UCU to the rest of the campus. "The athletes are going through the same experiences as the rest of the student body," Eisenhard said. "We're trying a different approach to make sure that everyone understands who we are and what we offer so we're starting with student-athletes, making sure that they understand what we have to offer so they can speak on our behalf."

According to Ryan O'Rorke, General Manager of St. Mary's sports properties, the reaction has been positive among the other student-athletes in the St. Mary's program: "We've gotten extremely positive feedback from the participating teams and members from other teams that are just excited that these types of opportunities are now being brought to their feet. UCU and their team have indicated that this is a pilot program in terms of evaluating and engaging the successes and there have been discussions that if it works and resonates well, it can be expanded to include other teams as well."

Cammon also wants his players not to lose sight of why they are at St. Mary's. "Our student-athletes are benefiting off of their NIL, which they should, but I also think that they need to value the fact that they're

getting an education and learning a lot of things that you don't see in the newspapers that are going to help them once they graduate."

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