



March 18, 2020

Dear Member,

You, our valued members, our employees and their families are at the forefront of our minds during this challenging time. As we all struggle with how to keep our families and loved ones healthy and safe, we want to take a moment to discuss how Valley Oak Credit Union can support you in continuing to manage life while staying healthy through the uncertainty brought about by the coronavirus (COVID-19).

We understand the everyday responsibilities don't stop during difficult times like these. Valley Oak has invested in the technology that will enable you to carry on with all your everyday banking needs without having to visit the credit union in person.

#### **We are here for you remotely**

- While we continue to remain open for business, you can bank from anywhere via our mobile app or home banking. If you haven't already done so, take a moment to visit your smartphone's app store and download the Valley Oak app. [App Store](#) or [Google Play](#)
- You can deposit checks using remote deposit capture through the Valley Oak app.
- We've opened our Tulare drive-thru for members that wish to do transactions at the branch but do not want to come in.
- You can transfer money between your accounts online.
- You can locate a surcharge-free ATM near you through the CO-OP ATM network. Over 9,000+ are deposit-taking ATMs, so you are never far from your money when you need it. [Click here](#) for a map of ATMs in Visalia and Tulare or go to [co-opcreditunions.org](http://co-opcreditunions.org) to find one near you.
- You can pay your Valley Oak loans and other bills online.
- We are waiving our service charge for Calipay for loan payments through April 30.
- If you find you need a loan – apply online, and we can help you remotely.

#### **Here are the steps we are taking to protect our members and team**

- We enhanced our facility cleaning protocols, including increasing the frequency of cleaning and using more aggressive antibacterial cleaning agents throughout all facilities, focusing on common areas and door handles.
- We supplied each branch with the proper tools for prevention.
- We have educated our staff on best practices for keeping the work areas clean to ensure a healthy hygiene environment for you and our team.
- We encourage our staff to monitor their health.

#### **Avoid scams**

Unfortunately, some people and companies are taking advantage of the fears surrounding the spread of the virus. Do not let fear cloud your judgment when accessing links from emails and social media.

The FTC has published the following article to protect yourself from scammers.

[https://www.consumer.ftc.gov/blog/2020/02/coronavirus-scammers-follow-headlines?utm\\_source=govdelivery](https://www.consumer.ftc.gov/blog/2020/02/coronavirus-scammers-follow-headlines?utm_source=govdelivery)

As the situation evolves over the coming days, I assure you that our decisions will focus on what is in the best interest of you, our valued members and our associates. Please take care of yourself and your loved ones and take comfort in knowing that we are working in the background to help you.

Should you need assistance or have any questions, please contact us at 800.561.4302. We are here to help.

Thank you,  
Alan Cortum  
CEO, Valley Oak Credit Union