



Valley Oak
CREDIT UNION

New Tulare Location Now Open!



1321 N Mooney Blvd • Tulare, CA 93274

Message from CEO Alan Cortum

Greetings Valley Oak Members,

As we begin 2026, I want to take a moment to thank all our members for a wonderful 2025. Your continued trust, support, and partnership means so much to us, and it's because of our great members that Valley Oak continues to grow and thrive.

We know the new Tulare branch has been long-awaited, and we truly appreciate your patience throughout the process. While we had been planning for an opening later on, we received some exciting news that allowed us to move into the new building sooner than expected - and we didn't waste any time. We're happy to share that we have officially moved from our previous Tulare location, and our new Tulare branch is now open!

You can now visit us at our new location:

1321 N Mooney Blvd, Tulare, CA 93274

Branch Hours:

- **Monday-Thursday from 9:00am to 5:00pm**
- **Friday from 10:00am to 5:00pm**

Drive Thru Hours:

- **Monday-Thursday from 9:00am to 5:00pm**
- **Friday from 10:00am to 6:00pm**

We're excited to welcome you to our new Tulare home. We thank you in advance for your patience as we get settled into the new space. In the coming weeks we'll be sharing more updates,

including more photos of the new branch and details about our Grand Opening celebration. Keep an eye on your email and [Facebook](#) for more information, and feel free to stop by and see us in our new digs. We can't wait to serve you at our new Tulare location!

As we look ahead this year, we remain dedicated to serving you with the care, integrity, and personalized service you've come to expect from Valley Oak. On behalf of our entire team, we wish you and your family a very happy New Year and thank you for making Valley Oak a part of your roots.

Alan Cortum
President/CEO



ANNUAL MEETING



JOIN US FOR OUR 81st Annual Meeting

- Tuesday, February 17, 2026 at 5:00pm
- Three Rivers Branch, 40870 Sierra Dr, Three Rivers, CA 93271
- We have three (3) Board positions and one (1) Supervisory Committee position up for election.

If you would like to attend, [please send your RSVP by clicking here](#) by [February 13, 2026](#).

Rooting For You To Have A Great New Year

CONSOLIDATE YOUR DEBT TO A CREDIT CARD
OR PERSONAL LOAN



Energize Your Home Starting With Solar Loans

WITH VALLEY OAK'S
ENERGY-EFFICIENCY LOAN PROGRAM





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Simply click on the white button located in the bottom right corner of the screen on any page of the website, next to the chat icon, and select your preferred language.

Toggling between English and Spanish on our website is easy!

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ValleyOak.org

EMPLOYEE SPOTLIGHT

🌟 Savannah K 🌟
Celebrating 5 Years of Dedication!



If you've walked into our Tulare branch, you've likely been greeted by Savannah's friendly smile at the first teller station. She makes every member and guest feel welcome and valued the moment they step inside.

Over the past five years, Savannah has grown her skills and knowledge. From opening new accounts and assisting with audits to taking on new projects with enthusiasm. She's always ready to lend a hand and brings empathy and care to every interaction, especially when members face challenging situations.

Outside of work, Savannah enjoys life's quieter moments like watching sunsets and admiring the moon - a reflection of the warmth and calm she brings to our team every day. 🌻 🌙

Thank you Savannah for five amazing years! Your kindness and compassion is an inspiration to us all. Here's to many more! 🤝 ❤️



We're thrilled to share some great news!

Every year, a portion of the fee income from our Holiday Skip-a-Pay program is set aside to support a local organization doing impactful work in our community.

This year, we were proud to donate \$1,100 to [Visalia Gleaning Seniors](#) - an organization we're grateful to support for the third year in a row!

Powered entirely by dedicated volunteers, [Visalia Gleaning Seniors](#) has been serving low-income seniors, veterans, and individuals with disabilities in our community since 2000 by providing food and meals multiple times each week. This donation will help them continue their long-standing mission of care and service.

A huge thank you to our incredible members and to [Visalia Gleaning Seniors](#) for allowing us to be part of such an impactful effort and help make a difference! 🍷🍷



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**Lock In Your
Discount Now**

Plus, enter for a chance to win \$10K



SCAN QR CODE TO GET DISCOUNT OR
VISIT OUR CREDIT UNION WEBSITE

Tax Time Resources Courtesy of Love My Credit Union Rewards

We want your tax season to be a victorious one.

That's why we're here to help you file your taxes early with exclusive, members-only offers on tax services. Plus, enter for a chance to win \$10,000 from Love My Credit Union® Rewards.

And if you're a business owner, LMCU now offers special member discounts on **Small Business Tax Preparation Services**.

[*Click here or the image above to learn more.](#)

FINANCE REPORT
ACCOUNT REPORT
DASHBOARD > INCOME
DAILY WEEKLY MONTHLY
5MS
4MS
3MS
2MS
1MS
MON
TOTAL INCOME
37.91%

**INVESTMENTS.
PLANNING.
RETIREMENT.
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WEALTH MANAGEMENT FOR MEMBERS

VALLEYOAK.ORG

Credit Union Wealth Group is a registered investment advisor with the U.S. Securities and Exchange Commission. Investments in securities: Not FDIC Insured - Not NCUA Insured - No Bank Guarantee - May Lose Value.

Holiday Closures

**We will
be closed**

**on Monday, February 16
in observance
of Presidents' Day**

You can still access your accounts and conduct various transactions and applications via our It'sMe247 Online Banking, Mobile Banking App, and CU*Talk.

If you no longer wish to receive emails from us please go [here](#).

Security Key: #####-####-####-####-#####