



Valley Oak Newsletter

Looking Ahead
to Brighter
Days



Hello Valley Oak Members,

As we enter into the second month of 2021, I would like to take a moment to reflect on the past year to provide some insight into how your credit union has learned to adjust and adapt to the everchanging situations the pandemic has presented – as well as send a message of optimism as we focus on the future with a positive outlook.

First and foremost, the safety of members and our staff has been, and will always be at the top of our priorities. As an essential business, we were quick to make adjustments in order to keep our branches open throughout the entire year. Even with a reduced staff for safety measures, we were able to continue our in-person operations, while at the same time helping our members become well-versed with our variety of online services through our robust [online and mobile banking services](#), and other internet-based platforms and management tools we offer free of charge to all Valley Oak members.

And as we've done during tough times in our lives before, and will always do in any tough times ahead, the Credit Union listened to the struggles and needs of our members and communities and were swift to offer a variety of products and services to help ease the burden caused by the situations COVID put us all in that were out of our control. Examples of these measures are such things as participating in and offering [PPP loans, debt consolidation loans, technology loans](#), as well as [COVID relief options for those furloughed](#), needing to skip a monthly loan payment or [look to have payments deferred](#).

So as we are all likely happy to have the year of 2020 over with, it will still take some time before life seems “normal” again – and we're hopeful that feeling will begin in 2021. But no matter what, I want to ensure all of our members and the communities we serve that Valley Oak Credit Union has been, and will continue to be the strong, solid, reliable local financial institution that has been ***Rooted in the Growth*** of the good people of Tulare and Madera Counties for over 77 years. On behalf of everyone here at the Credit Union, I thank you for entrusting us to be your financial partner and we look forward to being there for you and your family through the good times, and the bad, as we build forward better, together.

Alan Cortum
President/ CEO

RSVP for
our Annual
Meeting!



Valley Oak's Annual Meeting will take place on February 16th at 5pm.

Please join us in taking part of Valley Oak's annual meeting!

If you are interested in attending, please email your rsvp to Alan.Cortum@valleyoak.org

New ATMs
at Valley
Oak!



All three of Valley Oak's ATMs have been upgraded to envelope-less deposits.

Our new ATMs can accept **up to 10 check deposits at a time**, as well as **up to 30 bills at a time** for cash. All check deposits have the ability to print a small image of the check on the receipt that is printed at the end of the transaction.

We Will be Closed

on Monday, February 15th, in observance of Presidents Day.



Valley Oak's Visalia Branch Remodel: Almost Complete!

Please pardon our dust- we are under construction! While the process has been long, Valley Oak is proud to announce that our Visalia Branch remodel is nearly complete. So far, we've installed a new ATM that has the ability to accept deposits without the use of an envelope and our new automated teller is able to process check deposits which could help make funds available sooner to our Valley Oak Members.

Stop by and see our remodel soon!



Save for the year with Valley Oak's Holiday Club!

Add funds to your **Holiday Club** throughout the year, and have it available for when you really need it! **All funds are then available to you on November 1st**, when they automatically transfer from your Holiday Club account over to your regular savings.

If you need the funds before November, you can close your Holiday Club account early, for a \$15 fee.

Contact us to open a Holiday Club Account today!

Depositing Made Easy with Remote Check Deposit!



Everything to know about Remote Check Deposit!

Remote Check Deposit is the contact-free way to deposit your checks into your account, simply by snapping a photo! **By downloading the Valley Oak app onto your mobile device**, you can deposit funds into your account without having to enter a branch or going to an ATM!

Remote Deposit in 6 Easy Steps*

- Log into your **Valley Oak App**
- Select **Move Money** and then **Deposit Check**
- Choose your account and enter the deposit amount
- Take a photo of the front of your check
- On the back of your check, endorse your check & write **"Mobile Deposit @ Valley Oak CU Only"**
- Receive confirmation of your deposit

[Click here](#) to learn how to download the mobile app and get started!



Contactless Payment is Here

With Samsung
and Apple Pay!



Valley Oak is proud to now offer Contactless Payment!

Samsung, Google and Apple Pay give you the ability to pay in-person, in-app or online without needing your physical card present and is accepted by millions of retailers.

Simply download the app, load your card information, and wave your phone near the



We're Waiting for You!

Are you interested in becoming more involved in the decisions that affect you and your credit union? **Then apply to be on our board!**

Becoming a part of the Board of Directors means that you are invested in the well-being of the Credit Union, and will help make decisions about how the Credit Union operates.

terminal when its time to pay! Find out more [here](#).

To apply please email Volunteers@valleyoak.org

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