



Valley Oak
CREDIT UNION
Rooted in Your Growth™

First Quarter 2014

THE VIEW

News for Members of Valley Oak Credit Union

A Letter from the CEO

Welcome to 2014! As Valley Oak Credit Union prepares to begin our 70th year of service, we would like to thank you for your membership and support. We had a great year in 2013 and look forward to another great year ahead. Though there have been many changes in the past 70 years, we made a change in 2013 that we are very excited about — a new look for Valley Oak.

In the spring of 2013, we began the discussion of rebranding Valley Oak so it matched our culture, reputation, and vision for the future. The biggest part of the rebrand included a new logo with the new tagline, “Rooted in Your Growth,” and a new website. When the new brand and website launched this past November, we were excited to see how our members positively reacted to the changes we had made.

While our previous website served us well, we know the new website will be even more user-friendly and convenient for our current and potential members. We are excited to now offer more robust financial calculators, mobile banking applications, and a *What’s Happening* news section – all of which offers those who visit an enhanced website experience.

So as we look ahead to another year together, know that your credit union is always here for you and will do everything possible to show you how we will forever be “Rooted in Your Growth.”

All my best,
Alan Cortum, CEO

Thank You for Donating!



On behalf of Toys for Tots and the Salvation Army, Valley Oak Credit Union would like to thank you for donating to our toy and coat drive this holiday season!

Board of Directors and Supervisory Committee Nominations

Valley Oak Credit Union's Nominating Committee, appointed by the Board of Directors, has submitted the name of Saul Salmon to fill one 3-year term. Two 3-year terms and one 2-year term remain open at this time and the Nominating Committee is still seeking candidates.

The Nominating Committee is also seeking interested applicants to fill a 3-year term on the Supervisory Committee. If you are interested in filling one of these positions, please submit a letter of interest to:

Valley Oak Credit Union, Nominating Committee
PO Box 279
Three Rivers, CA 93271

You may also contact Alan Cortum, CEO, directly: alan.cortum@valleyoak.org

You Can With TurboTax®

This year, accomplish something you never thought possible – do your own taxes. With TurboTax, you can be confident they'll be done right. Plus, Valley Oak members **save up to \$5** on TurboTax federal products.



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Online Bill Pay Fee

If you are using Online Bill Pay, starting March 1, 2014, you will be charged a \$5.95 fee if you do not pay at least three bills per month. If you use the Online Bill Pay to pay three or more bills, the service will be absolutely free.



APPLAUSE ACCOLADES

Business Anniversaries

January

Kiersten Vaughan, 21 years
Dora Fernandez, 19 years

February

Tina Garza, 4 years
Brandy Horner, 1 year

Financial Report

as of 11/30/13

Assets....\$46,726,703
Loans.....\$33,118,083

Shares....\$41,221,784
Capital.....\$5,223,095
Members.....6,503

New Employees

as of 11/30/13:

Elise Flores
Member Service

Welcome!

For Your Reference:

General Email Address:	eajones@valleyoak.org
President/CEO Email:	alan.cortum@valleyoak.org
Merchant Check Verification:	1.800.268.8126
Toll Free Audio Response:	1.800.778.1621
Toll Free Corporate Number:	1.800.561.4302
VISA Card Lost/Stolen:	1.800.543.5073

Our branches will be closed on the following dates:

Martin Luther King, Jr. Day
Monday, January 20

President's Day
Monday, February 17

The View is published for Valley Oak Credit Union members and is designed to promote informative material of interest to our readers. It is distributed with the understanding that it does not constitute legal, accounting, or other professional advice. Legal, accounting, or other expert assistance should be sought from professionals in those fields. Information in this newsletter is current as of the date issue was published. Products, services, and their terms may be changed by the credit union at any time. Share rates are declared by the Board of Directors at month end after considering earnings and required reserves. Valley Oak Credit Union is Federally Insured by the NCUA and is an Equal Housing Lender.

Three Rivers Branch	Visalia Branch	Tulare Branch
40870 Sierra Drive, PO Box 279 Three Rivers, CA 93271 559.561.4471 FAX 559.561.3817	600 West Main Street Visalia, CA 93291 559.636.3084 FAX 559.636.3088	255 E. King Ave. Tulare, CA 93274 559.688.5996 FAX 599.688.7833

Find even more information – including upcoming events and financial tips – at www.ValleyOak.org