



First Quarter 2016

THE VIEW

News for Members of Valley Oak Credit Union



A Word From Alan

As we move into the New Year, the credit union is well positioned to help our members meet their financial goals and support them with new opportunities. It may be buying a new car, a new home or financial planning for the future. We are here to help you. This credit union has existed for 71 years helping its members and will continue to do so in the future.

Moving forward, we can certainly expect more changes which will improve access to services and increase security. We also will continue our commitment to being a strong community partner in Tulare County.

Some exciting new services are already available to members such as our new remote deposit feature. Used in conjunction with a smart phone and our mobile app, any member can deposit a check from virtually anywhere. Simply login to your account using the mobile app, take a photograph of the check you wish to deposit and press send. It's a tremendous time saver and is available to members with checking accounts.

Speaking of mobile banking, usage of our online banking and mobile apps soared in the past year. Members paid bills, checked balances, transferred money and, in general, kept close watch on their finances using our varied online tools.

As you know, security is a top priority for our credit union, late last year we began distributing new credit cards with EMV chip technology and later this year we will begin issuing debit cards using EMV chip technology. EMV chip cards contain embedded microprocessors that provide strong transaction security features and other application capabilities not possible with traditional magnetic stripe cards. As always, you can check our website for all the latest information.

On behalf of the staff at Valley Oak, we wish each and every one of you a happy and prosperous new year.

Alan Cortum, CEO

Top 10 Healthiest New Year's Resolutions

New Year, healthier you

New Year's resolutions are a bit like babies: They're fun to make but extremely difficult to maintain.

Each January, roughly one in three Americans resolve to better themselves in some way. A much smaller percentage of people actually make good on those resolutions.

While about 75% of people stick to their goals for at least a week, less than half (46%) are still on target six months later, a 2002 study found.

It's hard to keep up the enthusiasm months after you've swept up the confetti, but it's not impossible. This year, pick one of the following worthy resolutions, and stick with it. Here's to your health!

To read more, [click here](#).

SOURCE: Health, by Alyssa Sparacino



Remote Deposit

LOOKING TO SAVE TIME?
**Deposit checks right
from your mobile device.**
It's fast, secure and FREE!



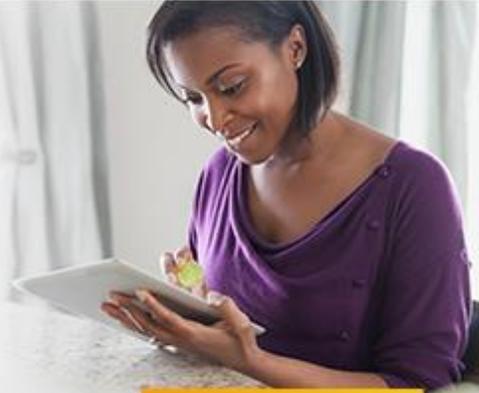
VISA Check Out

VISA Checkout



Buy online simply and securely

Valley Oak Credit Union
delivers an innovative way to
pay with Visa Checkout



Speed up your online payment process

Use your computer, tablet or smartphone to buy online without re-entering your Valley Oak Credit Union Visa card number and shipping details on websites where Visa Checkout is accepted.

Keep your payment information secure

Click the "Visa Checkout" button when you shop online, and you don't need to re-enter your card number. Just enter your email address and password, and you're done!

Enroll your Valley Oak Credit Union Visa credit card now

GET STARTED

Holiday Loans

Rooted in your 2016 Resolutions!

HOLIDAY LOANS as low as 7.99% APR*

If you spent a little too much this holiday season, Valley Oak has you covered with Holiday Loans. You can borrow up to \$2,000 and use it however you want: gifts, shopping, travel plans, and more.

**HOLIDAY CLUB ACCOUNTS
earning 0.15% fixed APY****

If you want to see your savings grow, set up a Holiday Club account. You'll earn 0.15% fixed APY on whatever amount you choose to deposit. Holiday Club Accounts are a great way to start planning now for the next Holiday Season. Plan ahead now with a Valley Oak Club Account.

**Board of Directors:
Accepting submissions now!**

Has Valley Oak CU helped you grow over the years? Do you enjoy offering feedback and being part of the decision-making process?

If so, Valley Oak CU has the perfect opportunity for you! We are now accepting submissions for **three (3) Board of Directors positions.**

If you are interested in one of these positions, please contact Alan Cortum, CEO, directly:

alan.cortum@valleyoak.org



APPLAUSE ACCOLADES

Business Anniversaries

January

Kiersty Vaughan, 23 years
Dora Fernandez, 21 years
Bre Willbanks, 2 years
Lisa Bonds, 2 years
Melina Baldiviez, 1 year

February

Saty Ainley, 1 year

Financial Report as of 11/30/15

Assets....\$49,322,810
Loans.....\$36,280,549
Shares....\$44,075,214
Capital.....\$5,013,421
Members.....6,885

Employee of the Quarter:

Amber Thomas is our Employee of the Quarter for Visalia, this is what she did to meet the criteria for this award

- Achieved individual sales goals
- Nominated for “Above and Beyond” once in the quarter
- Created ideas/suggestions to enhance the C.U. branches and/or operations
- Exceeded job responsibilities by working in the Tulare Branch in September

Veronica Aguayo is our Employee of the Quarter for Visalia, this is what she did to meet the criteria for this award

- Perfect Attendance
- Nominated for “Above and Beyond”
- Exceeded job responsibilities by working an event in Tulare “kids in the park”
- Made Suggestions/Ideas to enhance the CU operations on our new product Remote Deposit Recapture

*Congratulations Ladies, you bring so much to the credit union!
We appreciate all you do!*

For Your Reference:

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

Debit Card Lost/Stolen: 1.800.472.3272

General Email Address:

contactus@valleyoak.org

President/CEO Email:

alan.cortum@valleyoak.org

Our branches will be closed on the following dates:

New Year's Day

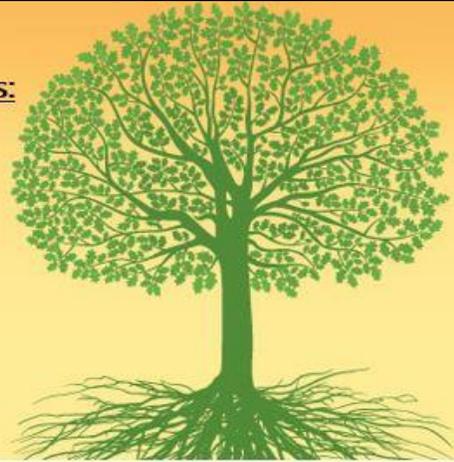
Friday, January 1

Martin Luther King Jr. Day

Monday, January 18

Presidents' Day

Monday, February 15



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
40870 Sierra Drive, PO Box 279
Three Rivers, CA 93271
559.561.4471
FAX 559.561.3817

Visalia Branch
600 West Main Street
Visalia, CA 93291
559.636.3084
FAX 559.636.3088

Tulare Branch
255 E. King Ave.
Tulare, CA 93274
559.688.5996
FAX 559.688.7833

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