



Valley Oak
CREDIT UNION
Rooted in Your Growth™

Second Quarter 2016

THE VIEW

News for Members of Valley Oak Credit Union



A Word From Alan

Here at Valley Oak Credit Union we have over 71 years of servicing our members and we would like to take this opportunity to thank each and every single one of you for being a part of our Credit Union. Even though over the years there has been change, one thing that has always stayed the same, is our great volunteer leaders.

As a not-for-profit financial cooperative, Valley Oak is owned by our members and guided by member volunteers that make up our Board of Directors. We are currently looking for volunteers to serve on our Supervisor Committee and Board of Directors. In order to be eligible, you must be 18 years or older and a member in good standing of Valley Oak. Below is a list of our 2016 Board of Directors and Supervisory Committee members.

Our current Board volunteers are:

Kathleen Hulsey
Saul Salmon
Rick Chappell
Mike Gunning
Arthur Ogawa
Terry Walsh

Our current Supervisory Committee volunteers are:

Gunnar Shelton
Connie Lentz
Jacob Gunning

If you would like to become more 'Rooted' in the growth of your credit union and want to help Valley Oak continue to succeed, please contact me at 559.561.4471 or by [email](#). Please also read the article below, 'What is the Credit Union Difference?' to learn more about the power and opportunities of being a member.

All my best,
Alan Cortum, CEO

What is The Credit Union Difference?



WHAT IS THE CREDIT UNION DIFFERENCE?

- ***Ownership***. Credit unions are economic democracy. Each credit union member has equal ownership and one vote -- regardless of how much money a member has on deposit. At a credit union, every customer is both a member and an owner.
- ***Volunteer Boards***. Each credit union is governed by a board of directors, elected by and from the credit union's membership. Board members serve voluntarily.
- ***Financial Education for Members***. Credit unions assist members to become better- educated consumers of financial services. Additionally, CUNA is partnering with the National Endowment for Financial Education, a not-for-profit foundation, to expand financial education among high school students. A national study shows that just ten hours of personal finance education can positively affect students' spending and savings habits for a lifetime.

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

SOURCE: CUNA

Auto Loans

Rooted in your family. Rooted in your growth.™

Time for a new car or truck?

NEW OR USED

RATES AS LOW AS 1.85% APR*

for terms up to 48 months
vehicle model years 2007 and newer*

Other terms and rates available.

 ***CLICK HERE TO APPLY!***

*APR = Annual Percentage Rate. Rates based on credit worthiness and are subject to change without notification. Additional terms and conditions apply. Contact the credit union for full disclosures. Equal Opportunity Lender.



Remote Deposit

Did you know?

**You can use Valley Oak's
mobile banking app to deposit checks
from ANYWHERE at ANY TIME for FREE!**

- *No need to drive to the branch or an ATM.*
- *Avoid standing in line.*
- *Make your deposit when and where you want. It's easy!*



For complete directions on how to make a remote deposit,

CLICK HERE

Youth Month



STRENGTHEN YOUR COMMUNITY!



SHARPEN YOUR SKILLS!



DREAM BIG!

[Click here to learn more about Youth Month!](#)

Credit Union
STRONG
NATIONAL CREDIT UNION YOUTH MONTH™

Change a Child's Life Coin Drive



CHANGE A CHILD'S LIFE

The change starts with you...
Drop off your loose change at any branch today

Valley Oak is participating in **Change a Child's Life**, a coin drive where all proceeds benefit our local Children's Miracle Network Hospital. Have change in your pockets or at the bottom of your purse? Stop by a branch, and donate it for the kids. Cashing a check and getting coins back? Drop them in the change box, and help children. Tired of all those pennies rolling around in your car? Bring them in, and donate them to a great cause.

The deadline to donate your change is **April 30th**. Every single penny helps! One child's cancer treatment costs \$75,000 on average*. Can we gather enough change to make a difference that significant? Stop by our Branches today.

Together, we can change a child's life.

Applause & Accolades

Business Anniversaries

April

Paul Schiele, 4 years

May

Lori Menchaca, 18 years

Beth Jones, 29 years

June

Amber Thomas, 3 years

Financial Report

as of 02/29/16

Assets....\$49,920,644

Loans.....\$38,270,775

Shares....\$44,612,924

Capital.....\$5,065,408

Members.....6,938

Employee of the Quarter:

Lori Menchaca works in our Solutions Department. Now you may be asking yourself what does the Solutions Department do? This department works closely with our members when they are experiencing a difficult time and need help and advice when they may not be able to pay their loan payments and/or credit cards with us.

Lori is the type of person that goes above and beyond her job requirements and we are very happy to have her a part of our team and a person you can trust when you come into our credit union.

*Congratulations Lori, 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:

Memorial Day

Monday, May 30





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600 W Main St • Visalia, CA 93291 • 559.636.3084 • Fax 559.636.3088
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

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.

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