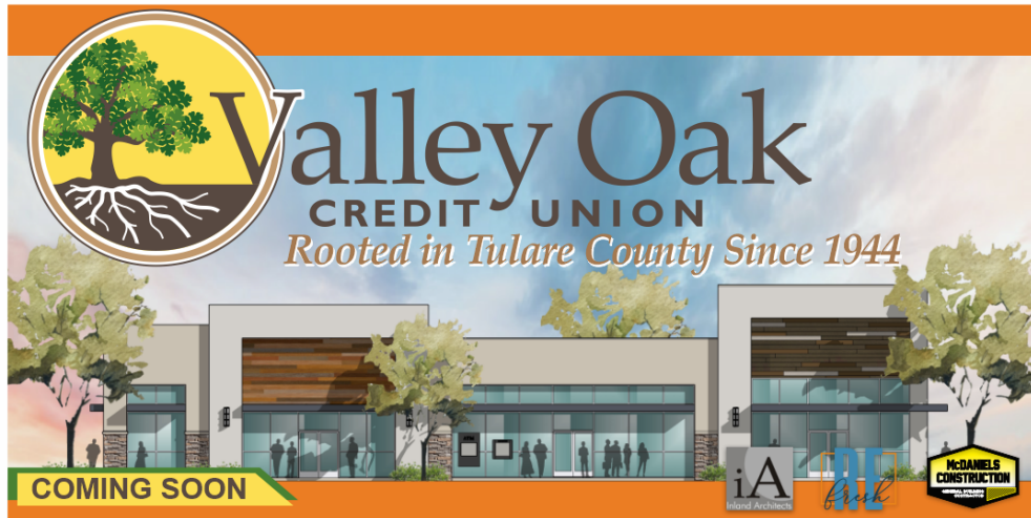


Holiday Skip-A-Pay Article Correction: Members can skip their November or December qualifying loan payments. Original article was written "November and December". The program allows to skip either month's loan payment, not both.



The Latest New Tulare Branch Updates

Happy Fall Everyone,

It's hard to believe we are in the last quarter of the year. As we reflect back on our 80th year of service with continued gratitude for our members, staff, volunteers, and the communities we serve, we also look ahead with excitement for all that is to come as we round out the year and head into 2025. One of the exciting news stories for your credit union continues to be our new Tulare branch location!

Progress at our new Tulare branch continues to gain momentum as construction moves forward steadily. While we've faced some challenges with material delays due to high demand, our dedicated contractors have been resourceful in keeping things on track. They are focusing on areas that can advance while we await the arrival of essential materials. Each day brings us closer to welcoming you to this new branch, and we're excited to see the vision coming to life. We appreciate your patience and continued support during this phase, and we're committed to providing you with timely updates as we reach each milestone.

Thank you for your continued support of Valley Oak Credit Union. We wish you and yours a safe, happy and healthy upcoming holiday season and look forward to being your trusted financial partner for many years to come.

Alan Cortum
President/ CEO

Your Holiday Saving, Spending & Borrowing Solutions



Holiday Skip-A-Pay

Need a break from your loan payments this holiday season? **With our Holiday Skip-A-Pay, you can skip your November or December 2024 qualifying loan payments!** Visit our website for details and to apply.

[Apply Now](#)

News and Events



VALLEY OAK EXCEEDS FUNDRAISING GOAL

For Children's Miracle Network

Thanks to everyone who could donate. We were ecstatic to be able to beat the \$2,000 we were able to raise last year by **providing a \$3,000 check this year to Valley Children's Hospital** through our Children's Miracle Network Hospitals fundraiser!

Thank you to everyone who could donate, and to our team for helping to make a positive difference for the children who receive treatment at [Valley Children's Hospital](#) in Madera. Let's aim to beat this year's goal again next year!

Now Everyone Can Enjoy Access To Their Credit Score For Free

- Free Credit Score, Report & Monitoring
- Real-Time Updates of your credit score
- No impact to credit score when accessing SavvyMoney

Start taking control of your credit today!



Trust & Will Estate Planning

Trust & Will Members Savings We are excited to announce our partnership with **Trust & Will and Love My Credit Union Rewards to offer an exclusive benefit to Valley Oak Credit Union members.** You can now easily, affordably, and securely create your estate plan with a **20% discount on any estate plan from Trust & Will.**

Trust & Will is the leading Estate Planning platform offering:

- Convenient, easy-to-use online platform
- Legally binding documents customized to fit your needs
- Best-in-class, top-rated member support
- Fast estate planning – plans can be completed in 30 minutes
- Wills start at just \$159 with member discount!



JOIN THE VOLUNTEER BOARD OR COMMITTEES FOR VALLEY OAK

Valley Oak Credit Union exists to help improve the financial well-being of our members and the communities we serve. Our not-for-profit, cooperative model includes a Board of Directors and Supervisory Committee composed of member volunteers.

The following positions are up for election:

- 2 Board Positions, 3-Year Term
- 1 Supervisory Committee Position

If you would like to be considered for nomination on our Board of Directors or Supervisory Committee, please submit a letter of intent and a resume to volunteers@valleyoak.org or via mail to:

The Nominating Committee, Office of the CEO
Valley Oak Credit Union
P.O. Box 279
Three Rivers, CA 93271

Applications must be received by December 31, 2024.

[Click here to learn more.](#)

2024 Holiday Closures

WE WILL BE CLOSED

Monday, October 14th
in observance of
Columbus Day



WE WILL BE CLOSED

Monday, November 11th
in observance of
Veterans Day



WE WILL BE CLOSED

Thursday, November 28th & Friday, November 29th
in observance of the Thanksgiving holiday



WE WILL BE CLOSED

at 3:00pm on Christmas Eve,
* Tuesday, December 24th and all day Christmas Day,
Wednesday, December 25th

Have a wonderful holiday!



WE WILL BE CLOSED

at 3:00pm Tuesday,
December 31st & all day
Wednesday, January 1st

**Have a Safe &
Happy New Year!**



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