



Message from CEO Alan Cortum

Happy New Year Valley Oak Members,

I hope you all had a joyful holiday season and 2025 is off to a fantastic start.

I'm excited to share an update on the new Tulare branch, located at the corner of Mooney and Prosperity. Construction is progressing steadily, and we anticipate the branch to be completed in early spring. We can't wait to celebrate the grand opening with you and welcome you into our new Tulare home!

Continue on to read through this entire eNewsletter to see the many other exciting things are happening outside of the new Tulare branch. For example, we had a great opportunity to continue our commitment to helping the community by making a donation to [Visalia Gleaning Seniors](#). We're also excited to share new tax resources and special discounts for members, plus a chance to win \$10,000 courtesy of Love My Credit Union Rewards! And we feel so fortunate to have a team member such as Dora celebrating 30 years of service to Valley Oak and its members.

As always, stay up to date on the latest promotions and announcements via email, [Facebook](#), and our [website](#).

On behalf of the entire Valley Oak team, thank you for your continued trust and membership. Here's to a wonderful 2025 together!

Alan Cortum
President/CEO

Here's to 2025

Rooting For You To Have A Great New Year

CONSOLIDATE YOUR DEBT TO A CREDIT CARD
OR PERSONAL LOAN



Credit Cards*

Rates starting at just 8.49% APR*
Credit limits up to \$30,000
NO Balance Transfer or Annual fees

Personal Loans*

Rates as low as 9.95% APR*
24 - 60-Month Terms
Borrow up to \$30,000

[*Start 2025 Off On The Right Foot & Apply Online](#)

Energize Your Home Starting With Solar Loans

WITH VALLEY OAK'S ENERGY-EFFICIENCY LOAN PROGRAM

- No money down, no closing costs and no prepayment penalties
- Competitive rates and affordable payments
- 90 days NO payment & a variety of term options

Power Your Home with Solar Today!

The graphic features the Valley Oak Credit Union logo, which includes a tree icon and the text "Valley Oak CREDIT UNION Rooted in Your Growth™". Overlaid on a background of financial charts and graphs is a semi-transparent box containing the following text:

**INVESTMENTS.
PLANNING.
RETIREMENT.
FINANCIAL ADVICE.**

WEALTH MANAGEMENT FOR MEMBERS

VALLEYOAK.ORG

Credit Union Wealth Group is a registered investment advisor with the U.S. Securities and Exchange Commission.
Investments in securities: Not FDIC Insured - Not NCUA Insured - No Bank Guarantee - May Lose Value.

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!



SAVE MONEY. WIN TAX SEASON.



Tax Time Resources Courtesy of Love My Credit Union Rewards

We want your tax season to be a victorious one.

That's why we're here to help you file your taxes early with exclusive, members-only offers on tax services. Plus, enter for a chance to win \$10,000 from Love My Credit Union® Rewards.

[*Click here or the image above to learn more.](#)

Celebrating 30 Years of Dedication: Honoring Dora's Journey with Valley Oak Credit Union



As we celebrate a remarkable milestone, we are honored to recognize Dora for her 30 years of dedicated service to our Credit Union. Dora's career has been a testament to her unwavering commitment and adaptability, evolving alongside our organization and members.

Dora began her journey with us in what was then known as the Collections Department. Her early days were marked by her diligence

and determination, setting the foundation for a career that would see her take on a variety of roles. From her initial position, Dora transitioned to a Member Service Representative where she had the pleasure of serving our members in the Tulare, Lemoore, Madera, and Three Rivers Branches. Her friendly demeanor and willingness to go the extra mile made her a beloved figure among all.

As our Credit Union evolved, so did Dora's role. The Collections Department transformed into what we now proudly call the Solutions Department – a change that Dora has led with passion and dedication. In her current role as Manager, Dora is not just a leader but a beacon of support for our members and staff. She tirelessly works to help members find solutions during hardships, offering a compassionate ear and practical advice. Whether it's a friendly reminder to catch up on a past-due loan payment or providing guidance through financial challenges, Dora's impact is profound and far-reaching.

Dora's 30-year journey with Valley Oak Credit Union is a shining example of loyalty, growth, and service. Her contributions have been invaluable, and her legacy is one of kindness, resilience, and unwavering support for our members and team. We are incredibly grateful for Dora's dedication and look forward to many more years of her exceptional service.

Please join us in celebrating Dora's incredible milestone and thanking her for her outstanding commitment to our Credit Union and our members. Here's to you, Dora! 🍷❤️

Giving Back to Our Community



We're excited to share some wonderful news!

Each year, a portion of the fee income from our Holiday Skip-a-Pay program is dedicated to making a difference in the community by supporting a local organization in need.

For the second consecutive year, we are honored and thankful for another opportunity to donate to [Visalia Gleaning Seniors](#). This incredible organization has been serving our community since 1976 by distributing food and meals to low-income seniors, veterans, and disabled individuals 3–5 times a week—all through the hard work of dedicated volunteers.

This year's **\$1,310 donation** from Valley Oak and our amazing members will help Visalia Gleaning Seniors continue their awesome work. Meeting their volunteers and learning more about their mission was an inspiring experience, and we are honored to support their efforts.

Thank you to all our members for making this contribution possible - together, we're building a stronger community!



ANNUAL MEETING

- **Tuesday, February 18, 2025**
- **5:00pm**
- **Three Rivers Branch, 40870 Sierra Dr, Three Rivers, CA 93271**

If you would like to attend, [please send your RSVP by clicking here](#) by February 12, 2025.

Join Our Board of Directors

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. In 2025, we have two (2) Board positions up for election. If interested, please review the requirements on what it takes to be a member of our Board by [clicking here](#).

2025 Holiday Closures: January - March

**We will
be closed**

**on Monday, January 20
in observance of
Martin Luther King Jr. Day**

You can still access your accounts and conduct various transactions and applications via our It'sMe247 Online Banking, Mobile Banking App, and CU*Talk.

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★
MARTIN LUTHER KING DAY

I HAVE A DREAM

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

**We will
be closed**

**on Monday, February 17
in observance
of Presidents' Day**

You can still access your accounts and conduct various transactions and applications via our It'sMe247 Online Banking, Mobile Banking App, and CU*Talk.

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