



Unfortunately, scams and fraud are on the rise and with today's various forms of technology and Artificial Intelligence (AI) capabilities, it's easier than ever for innocent people to be tricked. It's important to keep yourself informed on the various and latest fraud tactics out there and your Credit Union is here to help you do just that.

We have an entire webpage devoted to various scam and fraud topics, along with links to credible resources to stay updated and informed. Simply click on the link to view this page or at any time, go to www.ValleyOak.org and click on the Resources tab, then Cyber Security & Prevention.

As a reminder, we will never contact you and ask for the following:

- Usernames

- Passwords
- One-time security codes
- PIN
- CVV Security Code
- Full Social Security Number

Even if you call us, we will never ask for this information. Never share this information with anyone, even if you believe you are talking to a Valley Oak Credit Union employee. If you do get a call like this, do not provide any information to the fraudster. Instead, hang up and call us at 800-561-4302 to report it.

STAY INFORMED ON THE LATEST SCAMS & FRAUDS

Short Term • Low Minimum • High Earnings



Only \$1,000 minimum to open a ANY Valley Oak Certificate, with the maximum up to you – put in as much as you want because the more you save, the more you earn!*

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*APY = Annual Percentage Yield. Insured by NCUA.

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& TAKE
CONTROL OF
YOUR CREDIT
TODAY**

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health care wishes are exactly as you'd like them

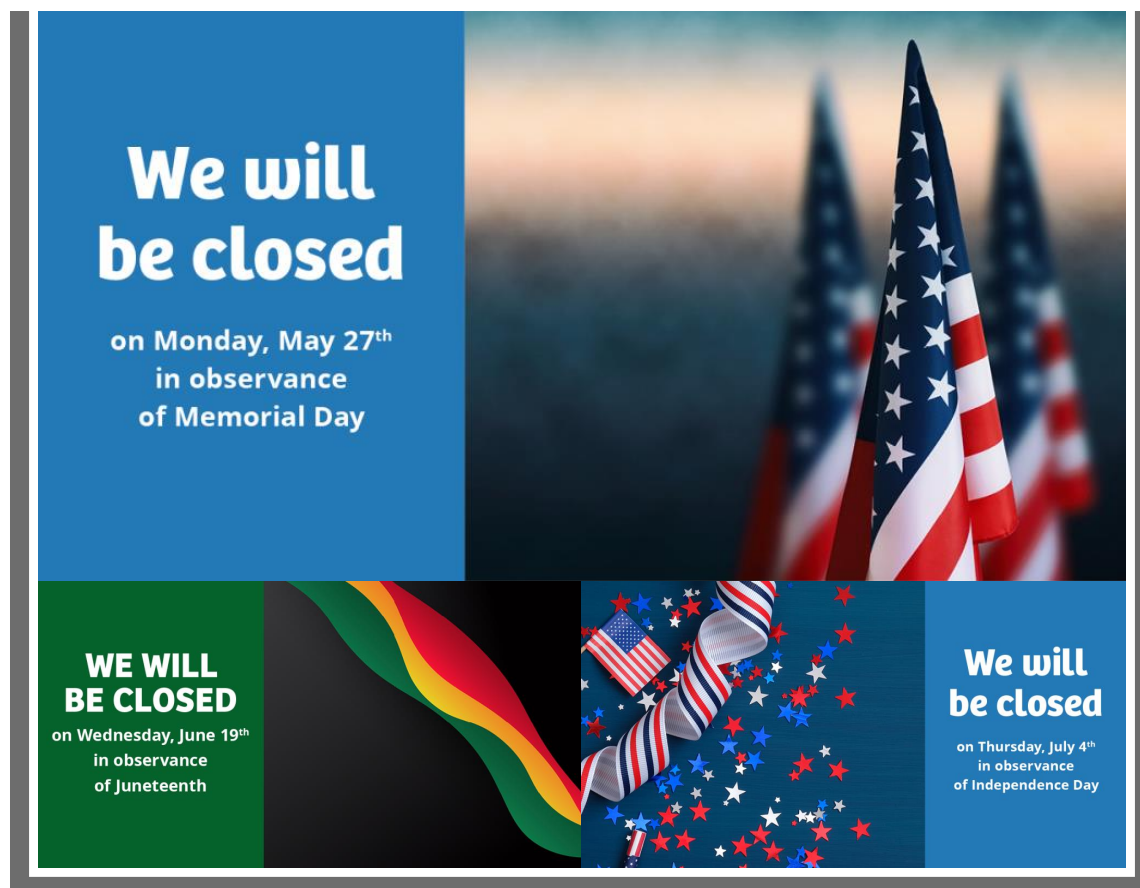
GET STARTED TODAY

(559) 271-6926

[VALLEYOAK.ORG](https://valleyoak.org)

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Investments in securities: Not FDIC Insured - Not NCUA Insured - No Bank Guarantee - May Lose Value.

Upcoming Holiday Closures



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