



Message from CEO Alan Cortum

Greetings Valley Oak Members,

If you haven't had a chance to do so yet, I welcome those who are able to drive by the corner of Mooney and Prosperity to see the progress being made on our new Tulare branch! We are on track for a mid-summer opening and can't wait to welcome you into our new Tulare home. Be on the lookout via email and Facebook for more news to come as we get closer to a grand opening celebration!

I also wanted to take this opportunity to alert members of some recent scams. We have been made aware of spam text messages coming from certain iCloud accounts, as well as phone calls spoofed from our 1-800-561-4302 phone number. Please note the Credit Union will never call from this number. Should you see a text come from an unrecognizable number, or a call stating it's coming from our 1-800 number, do not respond or answer as these are spam attempts. You can learn more about scams and how to protect yourself by [visiting our Cyber Security & Fraud Prevention webpage](#). As always, remember you can 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.

Alan Cortum
President/CEO

Whatever The Dream, A HELOC Can Help Make It Happen

USE YOUR HOME'S EQUITY TO FUND WHAT MATTERS—LIKE RENOVATIONS, EDUCATION, OR BIG LIFE GOALS. BORROW ONLY WHAT YOU NEED, WHEN YOU NEED IT.

- Borrow up to **80%** of your home's appraised value (minus your mortgage balance)*
- Up to **70%** on investment/rental properties*

***Let Your Home's Equity
Work For You — Apply Today!**

Equal Housing Opportunity Lender



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Access your Valley Oak Credit Union account anytime, anywhere by using your mobile phone.

With our app, you will have access to:

- Mobile Deposit
- eStatements
- eAlerts
- Card Control
- Person-to-Person Payments
- [View, manage, and monitor your credit score and report for FREE - as well as many other beneficial features via our](#)

[partnership with SavvyMoney.](#)

- And so much more!

If you haven't enrolled in Mobile Banking already, [click here](#) and follow the instructions to enroll today.

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ROOTED IN LOWERING YOUR MONTHLY LOAN PAYMENT

NEW AUTOS
AS LOW AS

5.50%
APR*

USED & REFINANCED AUTOS
AS LOW AS

6.00%
APR*

***Apply Today!**

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!



EMPLOYEE SPOTLIGHT

Beatriz & Kassi



At, Valley Oak Credit Union, we take pride in the incredible people who make our organization thrive. This quarter, we celebrate two years of hard work, commitment, and excellence from two outstanding team members: Beatriz and Kassi!

Since joining our team two years ago, Beatriz and Kassi have consistently demonstrated their dedication to our mission. Their individual contributions go beyond the daily responsibilities, as they bring passion, collaboration, and a deep sense of care to everything they do. Whether it's supporting our members or fostering a positive workplace culture, their impact is felt throughout our credit union.

On behalf of Valley Oak's Board of Directors, staff and members, we extend our thanks for their commitment and the enthusiasm they bring to our team. As they continue to grow and develop, we look forward to

seeing the incredible things they will accomplish in the years ahead.



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rewards

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Members Save 20%
on any online estate plan

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**INVESTMENTS.
PLANNING.
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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.



We're Waiting for You!

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.

If interested, please [click here](#) to visit our website and review the requirements on requirements on becoming a member a member of our Board!

Holiday Closures

We will be closed

on Monday, May 26
in observance
of Memorial 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.



WE WILL BE CLOSED

on Thursday, June 19
in observance
of Juneteenth

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



We will be closed

on Thursday, July 4th
in observance
of Independence 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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Security Key: #####-####-####-####-#####