



Valley Oak Newsletter

Looking Ahead
to Brighter
Days



Hello Valley Oak Members,

As we begin to close out 2021, I would like to take a moment to reflect on how we have acclimated to a year of ever-present changes. From the pandemic to a nationwide supply chain crisis, this year we continued to adapt and as always, keep our members first.

This year presented the challenge of continuing to keep our members and employees safe and updated with the

latest news and protocols regarding the pandemic. We have continued to improve our communication with members to give you current information regarding our safety protocols through website alerts, social media posts, emails, and informative signs on our doors. We continued to implement mask mandates when needed, social distancing within our branches, and encouraged our members to use our [Online and Mobile Banking services](#) whenever possible.

We have been pleased to start on the path to get back to “business as usual” this year to provide the products and services that our members need most. This year posed a new challenge with supply chain delays and a lack of new vehicle inventory. We were quick to offer our members [excellent rates on used vehicles and refinances](#) due to the lack of new vehicles. And when competitors chose to eliminate Personal Lines of Credit for their customers, we offered [Personal Lines of Credit](#) to our members so you wouldn't be without.

So as this year closes and we look for greener pastures ahead, I want to ensure all of our members and the communities we serve that Valley Oak Credit Union has been, and will continue to be the strong, solid, reliable local financial institution that has been ***Rooted in the Growth*** of the good people of Tulare and Madera Counties for over 77 years. On behalf of everyone here at the Credit Union, I thank you for entrusting us to be your financial partner and we look forward to being there for you and your family as we build forward better, together.

Alan Cortum
President/ CEO

We Will Be Closed

On Friday, Dec 24th
in observance of Christmas

On Friday, Dec 31st
in observance of New Years

Highlighted Products

Holiday Loan



Sweeten up the Season with a Holiday Loan from Valley Oak!

Are you looking for a little extra to make the season extra sweet? Rates are as low as **7.95% APR***, **1-Year Term****, **up to \$4000*****.

*****Learn More and Apply Today!**

Auto Loan



Giving the Gift of low rates

when you purchase or refi an Auto Loan with Valley Oak

Sometimes saving money is the best gift! Let us help you help you save on your interest rate with rates **as low as 1.75% APR* for 2012 & newer PLUS make no payments for 90-days!****

****Learn more and Apply today.**

Credit Card



Keep the Season Jolly with a Credit Card from Valley Oak!

This season, don't stress over credit card rates! With rates starting at **8.49% APR***, credit limits **up to \$20,000****, no annual fee, and **2.99% APR* for 6 months***** with every balance transfer, we have what you need!

*****Learn More and Apply Today!**

News and Events



Valley Oak Supports Childrens Miracle Network



From September 6th to September 10th, Valley Oak raised funds for the Children's Miracle Network. Valley Oak members and employees surpassed its goal of \$2300 and donated a whopping \$2790.67. Valley Oak Credit Union rounded up and donated \$3,000 to Valley Children's Hospital.

Thank you to our generous members and staff who donated!

Toy for Tots

Tis the season for giving back!

Now through **December 13th**, join Valley Oak in our efforts to support Toy for Tots by donating new toys. Stop into any branch to contribute new toys.



Make ends meet with a Personal Line of Credit

Are you needing a little extra to make a big purchase? Or maybe your expenses were higher this month and you need some extra funds.

Whatever your situation may be, make ends meet with a **Personal Line of Credit!** The revolving line of credit has a flat rate of **15.99% APR****, which means everyone gets the same rate!

****Apply Today!**



Are you interested in becoming more involved in the decisions that affect you and your credit union? **Then apply to be on our board!**

Becoming a part of the Board of Directors, or Advisory Board means that you are invested in the well-being of the Credit Union, and will help make decisions about how the Credit Union operates.

To apply please email Volunteers@valleyoak.org

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