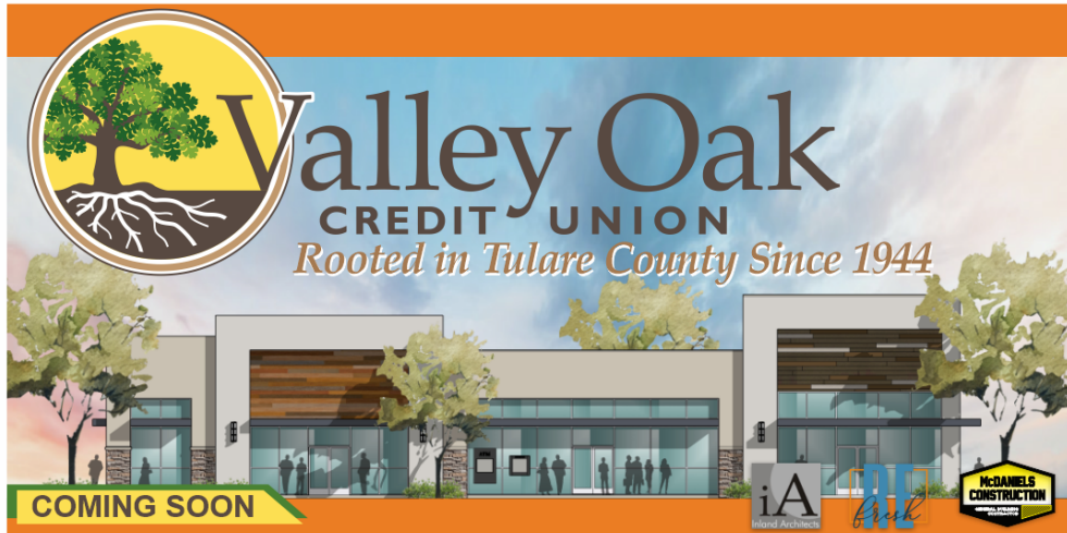




Message from CEO Alan Cortum

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

HELP US SUPPORT VALLEY CHILDREN'S HEALTHCARE

DONATIONS ACCEPTED 8/29-9/5



**We are looking for YOUR help
supporting our community!**

From now until 9/5, stop into any Valley Oak Branch to donate funds to help treat sick and injured kids at Valley Children's Hospital in Madera.

Your member donation of \$1 or more will get your name hung up in the branch you donated at.

Our goal is to raise \$3,000 so please help us be these children's Superheroes 🦸🦹

Seize the opportunity to make a difference to many children who need our help. 🧡🧡🧡🧡

Click the link below to learn more:

www.ValleyOak.org/ChildrensMiracleNetwork

Energize Your Home Starting With Solar Loans

WITH VALLEY OAK'S
ENERGY-EFFICIENCY LOAN PROGRAM



Mobile Banking w/Valley Oak

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.

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.



EMPLOYEE SPOTLIGHT

✧ Savanna V & Misty ✧
Celebrating 5 Years of Dedication!



We're excited to celebrate Savanna V and Misty as they have reached five years of outstanding service with Valley Oak Credit Union! As Member Service Representatives and Loan Processors, they've always gone above and beyond by showing unwavering dedication to our members and team by ensuring every need is met and the right products are matched to each member.

♥ **Misty** is not only a compassionate team member but also a devoted cat lover and rescuer. She spends her time caring for cats in need, helping them find safe, loving homes. Her nurturing spirit shines through in everything she does - whether it's supporting a member or saving a furry friend.

🌿 **Savanna V** brings vibrancy to our workplace with her contagious enthusiasm and passion for plants. With her green thumb and plant knowledge, she's always ready to share tips and tricks to help others watch their greenery thrive.

Savanna and Misty truly embody the **credit union philosophy of "people helping people."** Whether it's guiding a member through a financial decision, lending a hand to a co-worker, or caring for their communities outside of work, they lead with empathy, generosity, and a deep commitment to service. Their actions remind us that our mission goes beyond handling accounts - it's about building relationships and making lives better. We're so lucky to have them on our team.

Thank you both for five amazing years! Your passion and kindness inspire us all. Here's to many more!

trust&will

National

Make-a-Will

Month

COVA
MYCREDIT
UNION

Members Save 20%
on any online estate plan

SCAN QR CODE TO
GET STARTED OR VISIT OUR
CREDIT UNION WEBSITE



**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.

Holiday Closures

WE WILL BE CLOSED

Monday, October 13
in observance of
Columbus 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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If you no longer wish to receive emails from us please go [here](#).

Security Key: ##### -#### -#### -#### #####