January, 2025

COMMON CENTS

VALLEY STRONG
CREDIT UNION

VALLEYSTRONG.COM



BUILDING A BRIGHTER FUTURE

This credit union is federally insured by the National Credit Union Administration | Equal Opportunity Lender



Message from the President/CEO

NICK AMBROSINI

CELEBRATING OUR JOURNEY AND BUILDING A BRIGHTER FUTURE TOGETHER

As we step into 2025, I want to extend my heartfelt gratitude for your unwavering support and loyalty. Reflecting on the remarkable achievements of last year, it is clear that our collective efforts have paved the way for continued success and growth. Our journey has been marked by resilience, innovation, and an unwavering commitment to our community.

2024 was a year of notable accomplishments for Valley Strong. We celebrated numerous accolades, including being recognized as the Best Financial Institution in Kern County for an incredible 30th year in a row. Our dedication to community engagement and financial literacy has not only earned us prestigious honors but has also strengthened the bond we share with our Members.

In the coming year, we will build on our strong foundation, providing financial education to our communities, offering products and services that meet our Members' needs, and investing in community programs. Our focus remains on enhancing your financial well-being with personalized solutions and expert guidance. This includes our enhanced youth and family products to encourage early financial habits. We will also see continued growth in our northern markets with the opening of our Administrative Building in Fairfield.

As we launch into the new year, we do so with a balanced sense of confidence, acknowledging the progress we've made while staying mindful of the challenges and opportunities ahead. With a thoughtful and determined approach, we will continue to grow, innovate, and make a positive impact on the lives of our Members and the community we serve. Thank you for being a part of our journey. Here's to a successful and prosperous 2025!

Nick Ambrosini
President/CEO

Have a comment or suggestion?
Email us at **valleystrong @ valleystrong.com**
or call **(800) 221-3311**

Nick Ambrosini is President/CEO of Valley Strong Credit Union, which operates branches across California and serves more than 360,000 individuals, with approximately $4 billion in assets. It is one of the largest financial institutions headquartered in the San Joaquin Valley.

THANK YOU FOR VOTING

VALLEY STRONG

THE BAKERSFIELD CALIFORNIAN 2024 BEST OF READERS' CHOICE POLL

TEHACHAPI NEWS 2024 BEST OF READERS' CHOICE POLL

BEST OF DELANO Delano Chamber of Commerce COMMUNITY AWARDS 2024

★2024★ THE OFFICIAL COMMUNITY'S CHOICE AWARDS Best of San Joaquin

BEST-IN-STATE CREDIT UNIONS | Forbes 2024 POWERED BY STATISTA

LOOKING **BACK**

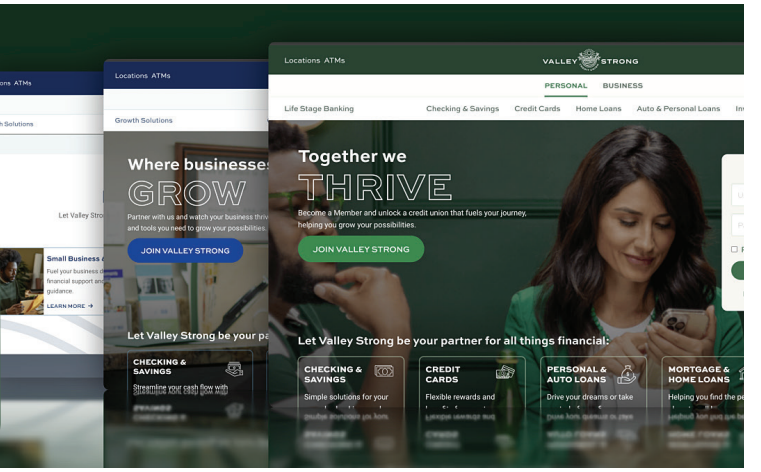
We worked hard to develop and deliver products and services that meet the needs of our Members.

REIMAGINED WEBSITE

Our completely redesigned website makes it easier to access your accounts, find resources, and navigate financial solutions tailored to you.

Featuring:

- Easier Navigation
- Enhanced User Experience
- Segmented Business Solutions





FAVORABLE MORTGAGE PROGRAMS

We created new mortgage products designed to support and uplift our community.

MoveUp Mortgage: Save big when upgrading your home! We blend your current mortgage rate with your new qualified rate, helping you lower your monthly payments.

MoveUp Mortgage

- Lower monthly payments
- Blended rate savings
- Flexible transfer options

HomeStart Mortgage: Our Home Start Mortgage program is designed to help eligible Members turn the dream of homeownership into a reality.

HomeStart Mortgage

- $0 Down Payment
- 100% Financing
- Ideal for first-time buyers

NEW YOUTH PRODUCTS

We're dedicated to helping youth and families increase their financial proficiency.

Grow Strong Savings and Checking: Encouraging teens to learn financial responsibility and independence by managing their money.

Rocky Savings: Enhanced benefits and a refreshed look at accounts for our youngest Members.

Greenlight: Empowering kids and teens to manage money through a smart, family-friendly card and app.



LOOKING **AHEAD**

We will continue to make your banking experience with Valley Strong exceptional, efficient, and convenient.

DIRECT DEPOSIT MADE EASIER

When you enroll in direct deposit with Valley Strong, you can get your paycheck up to 2 days early!

KEY BENEFITS:

- Save time
- Secure automatic deposits
- Now easier to enroll

**Early access to direct deposit funds depends on the timing of the payer's submission of deposits. We generally post such deposits on the day they are received which may be up to 2 days earlier than the payer's scheduled payment date.*





RENAMED ONLINE BANKING

As of January 23rd, DataNet has been renamed Valley Strong Online Banking and DataMobile has been renamed Valley Strong Mobile Banking.

This change creates a more cohesive Member Experience and helps Valley Strong Team Members provide better service to our Members.

NEW BRANCH OPENING
FAIRFIELD MAIN

3660 NELSON ROAD, FAIRFIELD CA

We have opened the doors to a new full service branch located at 3660 Nelson Road on Monday, January 27, 2025. This new branch will provide the Solano County community a convenient location with enhanced facilities to better suit the needs of our Members.

Branch Services

Drive-Thru ATM
Home Loans
Business Banking
Wealth Management

Branch Hours

Monday - Thursday ... 9 a.m. - 5 p.m.
Friday..... 9 a.m. - 6 p.m.
Saturday..... 9 a.m. - 1 p.m.

LEARN MORE



VALLEY STRONG CREDIT UNION

VALLEYSTRONG.COM

BRANCHES

KERN COUNTY

Artisan Square	1341 Allen Road
Buena Vista	3300 Buena Vista Road, Suite J
CTEC	7301 Old River Road
Delano	1828 Cecil Avenue, Suite A & B
Downtown	2424 Chester Avenue
Ming	4530 Ming Avenue
Mt. Vernon	3901 Mt. Vernon Avenue
Panama	5001 Panama Lane
River Run	6101 Coffee Road
Stockdale Ranch	16227 Stockdale Hwy
Tehachapi	1002 W. Tehachapi Boulevard

KINGS COUNTY

Hanford	216 W. 8th Street

TULARE COUNTY

Central Visalia	1501 S. Mooney Boulevard
Dinuba	1245 W. El Monte Way
Porterville	745 N. Newcomb Street
Tulare	1989 E. Prosperity Avenue

SAN JOAQUIN COUNTY

Airport Way	2405 S. Airport Way
Lodi	200 S. School Street
Manteca	206 E. Yosemite Avenue
Pershing Avenue	4603 N. Pershing Avenue
Stockton	18 S. Center St.

SOLANO COUNTY

Fairfield Main	3660 Nelson Road
Oliver Road	1499 Oliver Road, Fairfield
Paradise Valley	3330 North Texas Street, Fairfield *(Last Day of Operations January 24)*
Vacaville	151 Elmira Road, Vacaville

DEPARTMENTS

Contact Center	(800) 221-3311
Telephone Banking	(800) 248-3336 *Option 1*
Business Services	(800) 221-3311 ext. 7530 4530 Ming Avenue, Bakersfield
Home Loan Center	(800) 221-3311 ext. 7926 4530 Ming Avenue, Bakersfield
Retirement & Wealth Management Group	(800) 221-3311 ext. 6930



HOLIDAY SCHEDULE

New Year's Day	Wednesday, Jan. 1
Martin Luther King Day	Monday, Jan. 20
Presidents' Day	Monday, Feb. 17
Good Friday ***Branches open until noon***	Friday, Apr. 18
Memorial Day	Monday, May 26
Juneteenth	Thursday, June 19
Independence Day	Friday, July 4
Labor Day	Monday, Sept. 1
Columbus Day	Monday, Oct. 13
Veterans Day	Tuesday, Nov. 11
Thanksgiving Day	Thursday, Nov. 27
Christmas Eve ***Branches open until noon***	Wednesday, Dec. 24
Christmas Day	Thursday, Dec. 25