THE *Strength* WE SHARE

IMPACT IN 2025



VALLEY STRONG CREDIT UNION



PRESIDENT/CEO'S MESSAGE

The spirit that defines Valley Strong and our shared strength as a community inspires me every day. This year's Impact Report, *The Strength We Share*, embodies the essence of our mission: uniting to support one another, foster growth, and create lasting prosperity for all.

Amidst change and ongoing challenges in our region, Valley Strong continues to thrive because of you, our Members, Team Members, and partners. Through dedication, resilience, and generosity we've been able to support thousands of families, empower local businesses, and invest in the future of the Central Valley.



A LETTER FROM OUR PRESIDENT /CEO

Together, we have reached milestones, once thought out of reach, including expanding financial education, supporting community development, and deepening our commitment to sustainability.

This year, our combined efforts resulted in:

- Expanded access to financial resources for underserved communities
- New educational partnerships empowering youth and adults
- Increased volunteer hours and philanthropic giving from our team
- Innovative solutions to help Members achieve financial wellness

Each accomplishment in this report demonstrates what is possible when we unite our strengths. Our commitment to service, integrity, and the well-being of our community remains strong. I am deeply grateful for your trust, partnership, and shared vision for a brighter, stronger valley.

Let's continue building on the strength we share, lifting one another, inspiring hope, and driving positive change.

NICK AMBROSINI
PRESIDENT/CEO



ABOUT US | OUR HISTORY | VALUES

In 1938, a small group of dedicated and concerned teachers met for the purpose of forming a financial cooperative for school employees and their families. From these very humble beginnings, Valley Strong Credit Union was founded and formed.

The first Valley Strong "office" was just a small room located in the library of a local high school. A single volunteer conducted all the operations, with transaction receipts kept in a shoe box. By the end of our first year, Valley Strong had 141 individuals banking with us and approximately $1,300 in assets.

Simply stated, a lot has changed over the last three-quarters of a century. However, our commitment to serving all of California remains the same. That's why more than 360,000 individuals representing nearly $4 billion in assets choose to bank with us. We put people first, and we're here to turn financial possibilities into realities. Through our innovative business approach and out-of-the-box thinking, we work every day to create a better tomorrow for our children and families. We are here to stay and grow stronger together.



“OUR MISSION IS TO HELP PEOPLE AND COMMUNITIES PROSPER”

OWN IT

Valley Strong is ours to grow. We hold ourselves accountable to doing our best work every day and are empowered to do what’s right.

INNOVATE BOLDLY

We dream big, challenge the status quo, move with agility, and embrace data-driven decisions.

We listen and continuously make the impossible possible.

EVERYONE COUNTS

We promote a diverse and fair workplace to better serve our Members, Team Members and communities fostering an environment of transparency, trust and respect.

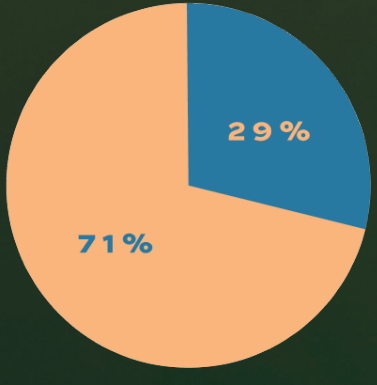
EMBRACE THE FUN!

We take joy in our work by welcoming kindness, integrity and authenticity.

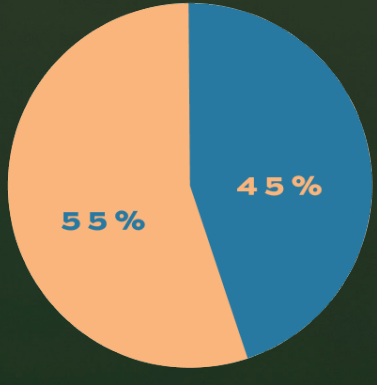
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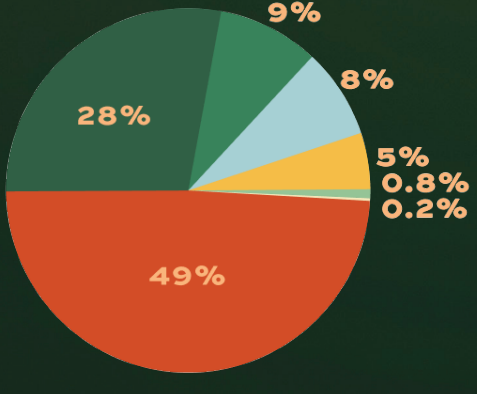


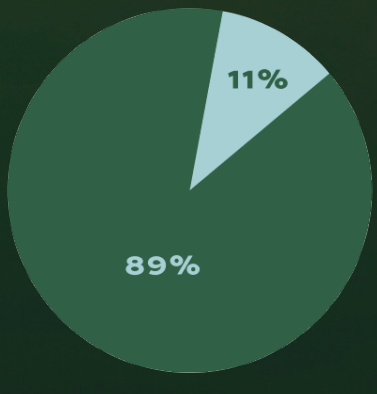
TEAM MEMBERS



EXECUTIVE LEADERSHIP







- WOMEN
- MEN

—

- HISPANIC
- WHITE
- ASIAN
- BLACK
- AMERICAN INDIAN
- NATIVE HAWAIIAN
- (2+)

ENGTH US



Our team is the heart of Valley Strong, with more than 600 dedicated professionals averaging nearly a decade of tenure. We take great pride in mirroring the dynamic diversity of our community, with over 70% of our team comprised of women and a leadership team that is balanced at 55% female. Our talent spans generations and backgrounds, cultivating innovative leadership and fresh perspectives.

Our impact extends beyond the workplace; our Team Members live, volunteer, and lead within the very communities we serve, making a meaningful difference every day. This genuine connection to our community is what distinguishes us and fuels our collective success.

Great Place To Work. Certified MAY 2025-MAY 2026 USA

HOURS VOLUNTEERED

12K

TEAM MEMBERS

600+

COMMUNITY IMPACT





FUNDS DONATED FOR LOCAL CHARITIES

$4.5 MM

HOURS VOLUNTEERED

12 K

At Valley Strong, our commitment extends far beyond traditional financial services, it is rooted in the strength we share with our communities. Our leaders are deeply embedded within the neighborhoods we serve, dedicating their time, talent, and resources through collective action alongside over 50 trusted community partners. Whether serving on boards or championing philanthropic initiatives with organizations like Community Action Partnership of Kern (CAPK), Greater Stockton Chamber of Commerce, Ronald McDonald House Charity, American Heart Association, Port of Stockton, Solano Economic Development Corporation, Credit Union for Kids (CU4Kids), and Kern Economic Development Foundation, our leadership embodies what it means to be actively engaged. Together, we drive meaningful impact, reinforcing our unwavering dedication to the well-being and future of our communities.

COMMUNITY VOLUNTEER IMPACT STORY

"Valley Strong didn't just provide funding, they showed up. They listened to what our families needed, helped us secure essential supplies, and stood beside us as partners. Their team volunteers their time and heart to our community making a real difference in the lives of the families we serve."

From The Dream Center



Adventist Health Hanford Hospital held an event announcing Valley Strong's $1MM donation to their catheterization lab expansion.

A VOICE FOR OUR MISSION

We are proud to announce that our President/CEO has been recognized as a California Advocate of the Year for the second consecutive year, winning this distinguished honor in both 2024 and 2025. Each year, a select group of credit union leaders and professionals make a significant difference, often beyond what their members ever realize, by attending key political events, meeting with legislators, engaging with regulators, and dedicating their efforts to initiatives that advance the credit union mission.

This back-to-back recognition underscores our continued commitment to organizational progress and our lasting positive impact on the community.



Event with Congressman Valadao, FHL Bank of San Francisco and other Central Valley financial institutions.



Fireside chat featuring ourselves, Congressman Valadao, and incoming CEO of America's Credit Unions, Scott Simpson regarding the challenges of the credit union landscape.

An impactful conversation with Senator Melissa Hurtado and regional credit union leaders addressing key policies affecting our members and communities statewide.

FINANCIAL LITERACY

Our financial literacy programs demonstrate our ongoing dedication to strengthening communities. We offer workshops, counseling, and hands-on activities throughout our region to equip students, families, and adults with the essential skills and resources for a brighter financial future.

In 2025, our financial education efforts reached over 16,000 people through a combination of in-person classes, workshops, and counseling sessions. Notably, our Bite of Reality initiative hosted more than 20 simulations across our footprint, providing interactive simulations that made budgeting and financial decision-making both fun and engaging.

Additionally, the ZOGO app transformed complex financial concepts into accessible lessons, making learning rewarding and interactive; we awarded $8,430 in incentives this year. Our programs focus on accessibility, empathy, and empowerment, ensuring they meet individuals where they are and provide support at every stage. Financial literacy is a lifelong journey. Whether someone is taking their first step toward budgeting, navigating credit, planning for a major life milestone, or recovering from financial hardship, our programs ensure they never walk that journey alone. We believe in collective strength because when financial knowledge is shared, confidence grows, opportunities expand, and communities thrive.



FINANCIAL LITERACY—IMPACT STORY

At Tehachapi High School, our financial literacy presentation sparked real progress for one motivated 18-year-old Valley Strong Member. Already building credit with a secured card, he came to us for guidance on qualifying for an unsecured credit card.

After counseling and a plan to secure full-time, verifiable income, he returned with pay stubs and proof of responsible credit use. As a result, he was approved for an unsecured card and is now pursuing his next goal of buying his first car with support from our First-Time Buyer Program.

HIGH SCHOOL BRANCH PROGRAM

We're investing in tomorrow's leaders through our High School Branch Program. By offering meaningful mentorship, real-world training, and hands-on financial education, we empower students to thrive beyond graduation. In 2025, our six local branches, staffed by 73 students, delivered 270 hours of practical learning to each student, building essential skills and job-ready experience.

With our newest high school branch in San Joaquin County in the works, we're proud to expand our impact and inspire a new generation of confident, capable leaders.



FINANCIAL LITERACY STARTS HERE

BY THE NUMBERS

$3.58B
TOTAL DEPOSITS

19,652
BUSINESS ACCOUNTS

8,496
BUSINESS MEMBERS

$534MM
BUSINESS DEPOSITS

30
BRANCHES

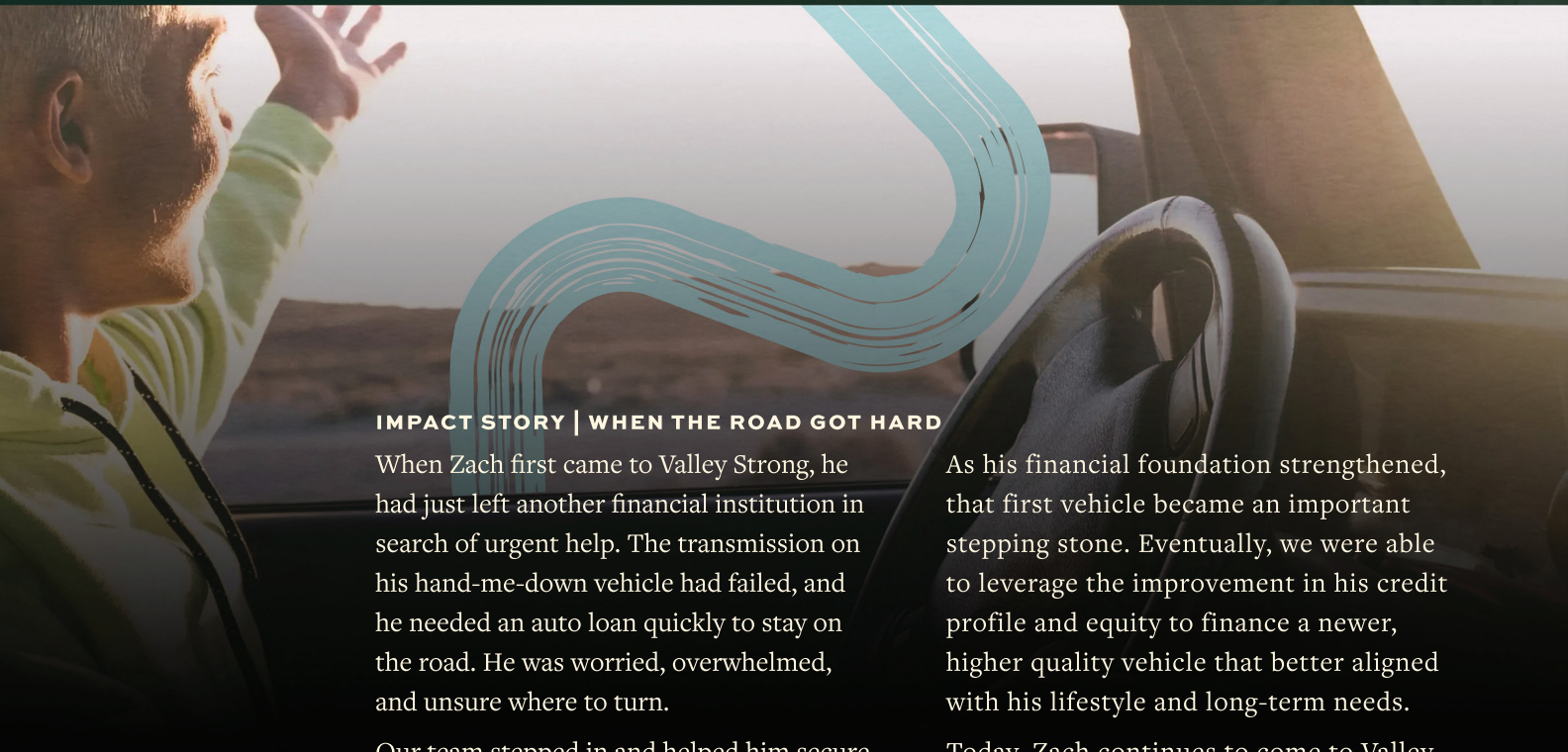
5
COUNTIES

LOANS GRANTED IN 2025

$716MM
CONSUMER LOANS

$5.3MM
200 MICRO BUSINESS LOANS

$88.7MM
192 COMMERCIAL LOANS OVER $50K



IMPACT STORY | WHEN THE ROAD GOT HARD

When Zach first came to Valley Strong, he had just left another financial institution in search of urgent help. The transmission on his hand-me-down vehicle had failed, and he needed an auto loan quickly to stay on the road. He was worried, overwhelmed, and unsure where to turn.

Our team stepped in and helped him secure financing for a modest, reliable vehicle that fit his situation at the time. From that point forward, we worked closely with Zach to begin building his credit.

As his financial foundation strengthened, that first vehicle became an important stepping stone. Eventually, we were able to leverage the improvement in his credit profile and equity to finance a newer, higher quality vehicle that better aligned with his lifestyle and long-term needs.

Today, Zach continues to come to Valley Strong for all his lending needs. Even more meaningful, he has brought his family to join as well, trusting us not only with his own financial journey, but theirs too.

CDFI + MEMBER IMPACT

As a certified Community Development Financial Institution (CDFI), Valley Strong is recognized for its commitment to expanding financial access in underserved communities.

For us, this designation means access to specialized funding that allows us to provide responsible, affordable loans to small businesses and entrepreneurs who may not qualify through traditional underwriting standards.

By leveraging CDFI resources, we help remove barriers, fuel local entrepreneurship, and strengthen the economic foundation of the communities we proudly serve.

SHARED SUCCESS | 2025 HIGHLIGHTS AND AWARDS

Great Place to Work Certified
Great Place to Work 2025

Best Financial Institution in Kern County, 31 years in a row
Bakersfield Californian, 2025

Best Locally Owned Place to Work
Bakersfield Californian, 2025

Best Financial Advisor
Bakersfield Californian, 2025

Best Mortgage Company
Bakersfield Californian, 2025

Medium Business of the Year (Visalia)
Visalia Chamber, 2024

#2, Forbes Best-In-State Credit Unions
Forbes, 2025

Best Auto Loan Provider
The Record—San Joaquin Magazine Community's Choice Awards

Best Credit Union
The Record—San Joaquin Magazine Community's Choice Awards

2024 + 2025 California Advocate of the Year—Nick Ambrosini
Nevada and California Credit Union Leagues

Business of the Year—Porterville 2024 + Dinuba 2025
Outstanding Business Recognition Program

Outstanding Business of the Year 2025—Porterville
Outstanding Business Recognition Program

2nd Best Credit Union— Hanford
Outstanding Business Recognition Program

Business of the Year 2025—Stockton
Greater Stockton Chamber of Commerce

Economic Development Award
The Bakersfield Alumnae Chapter of Delta Sigma Theta Sorority, Inc.

Best Bank/Credit Union and Best Financial Planning Services, 2 years in a row
Delano Chamber of Commerce Recognition



IMPACT STORY | A DREAM BACKED BY BELIEF

A seasoned hairdresser with over 25 years of experience made the bold move to open a salon after years of working in other shops. She found an ideal location for her new business, featuring multiple hair booths, manicure stations, and an area for an esthetician. While she personally covered the initial costs to prepare the shop, she needed additional financing to complete her vision.

Despite being turned down by several financial institutions, including her own bank, she was able to get approved for a $15,000 credit card with us using just three months of business banking statements. This approval allowed her to finalize the setup and launch her new salon, bringing her dream to life.



VALLEYSTRONG.COM