COMMON CENTS

VALLEY STRONG CREDIT UNION

Fourth QUARTER 2021



HERE WE GROW AGAIN!

Read more on page 1

MARK YOUR CALENDAR

All offices will be closed on the following dates:

Veterans Day
Thursday, November 11

Thanksgiving Day
Thursday, November 25

Christmas Eve
Friday, December 24
(Offices open until noon)

Christmas Day
Saturday, December 25

valleystrong.com

Welcome

SOLANO COUNTY MEMBERS

We are excited to welcome you as part of the Valley Strong family. We look forward to serving you and your family's financial needs.

For online access to your accounts, a complete registration guide can be found at valleystrong.com/solano, as well as a full list of features and frequently asked questions that pertain to the merger.

Have Additional Questions?

Call us at (800) 221-3311, visit us online at valleystrong.com, or visit one of our conveniently located branches: Kern County, Solano County, Tulare County.

NCUA Federally Insured by the NCUA.

Message from
Nick Ambrosini
President/CEO

Successful Growth Is a Work in Progress.

Valley Strong Credit Union is positioned to adapt to a rapidly changing financial landscape. You tell us you want products and services suited to convenience and ease of service. You want fewer fees and will place trust in organizations that reflect your social consciousness. And you want a trusted financial partner.

That path to success is filled with roadblocks that include emerging competitors, an ever-increasing regulatory environment and a diverse audience. How we navigate through and around those opportunities will ultimately shape our future. But while it's easy to focus on the destination, it's the journey that defines an organization's legacy.

We just completed a merger with Solano First Credit Union, a $175 million cooperative in Northern California. Now we've finalized another merger (recently approved by regulators and Members), this time with Financial Center Credit Union, a $646 million entity serving San Joaquin County. We expect to complete this process by mid-May of next year.

These mergers make sense for reasons that go beyond mere economics. The decisions were made with a human-centered and collaborative approach. It's in our DNA.

Growth for growth's sake is not a strategy or a standalone recipe for success. It's one tool in the toolbox to ensure a healthy, vibrant future. We favor a high-tech, high-touch approach that creates a overlapping relationship for our communities with an expanded branch network as well as a robust digital presence. That's why we envision a future that embraces cutting-edge, innovative technologies that will power our actions in the days to come. Growth offers the resiliency and ability to do more than simply assist our Members. It provides the framework to lift entire communities while still addressing the financial needs of the under-served.

Ultimately, our success will be defined by how we embrace the needs of our Members and team members, because the two go hand in hand. We are positioned for success – now and for the future.

Nick Ambrosini is President/CEO of Valley Strong Credit Union, which operates branches across California and serves more than 210,000 Members, with approximately $3.5 billion in assets. It is one of the largest financial institutions headquartered in the San Joaquin Valley.

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

VOTED BEST FINANCIAL INSTITUTION IN KERN COUNTY 27 YEARS IN A ROW!



Nick Ambrosini, Valley Strong President/CEO with Michael P. Duffy, Financial Center Credit Union President/CEO

Valley Strong and Financial Centers Merger is approved by FCCU Members!

A proposed merger between Valley Strong Credit Union and Financial Center Credit Union has received regulatory approval as well as consent by an overwhelming majority of Financial Center's Members.

With nearly 11% of participating Members casting ballots, 86% voted "yes," paving the way for an October 1, 2021, legal merger. The results were announced Thursday, September 23, during a special meeting held at Financial Center's Stockton headquarters.

Combined, the organization will operate under the Valley Strong name, with President/CEO Nicholas Ambrosini leading the credit union. The organization's combined assets will be approximately $3.5 billion and will serve more than 210,000 Members with 27 branches throughout the San Joaquin Valley from Lodi to Tehachapi. Two additional branches are expected to open before the end of the year.

The biggest change at this time is Financial Center will be legally combined with Valley Strong. From a Member perspective, there will be minimal impact at legal merger date. Both organizations will continue to serve its respective Members "business as usual" at their branch locations as they ramp up efforts to work on Financial Center being fully integrated from a systems perspective in early 2022.

When the merger was announced, the phrase "Growing Together," was adopted as the mantra to represent the strategic partnership between two financially healthy, future focused credit unions who are committed to providing unparalleled branch access, digital access, and amazing service for the Members and the communities they serve.

Michael P. Duffy, President/CEO, of Financial Center Credit Union said, "In a financial services sector that is constantly evolving, this merger is a true embodiment of the credit unions industry's cooperative mind-set. At its core this is about a collective mindset that allows us to achieve our goals faster than we could duplicate on our own."

When asked what it means to Members to achieve these goals faster, Duffy added, "We recognize merger critics may point to our healthy capital and ask why we didn't just opt to go it alone. That was of course the first consideration. But the reality is, we do the same things for the same reasons so why not eliminate redundancy and grow faster and better together. On our own it would take years to develop and implement while still having the challenges scale so why not give members more and build the organization for the next decade at the same time." Duffy continued, "We took our national search for a partner seriously. Together with Valley Strong, it's a win-win, because members are the focus, and we will be able to serve even more people throughout San Joaquin and the state of California."

Continue on pg 2

Ambrosini agreed with Duffy. "I recently shared a thought leadership piece about my journey as CEO of Valley Strong. In it, I talked about my belief that credit unions are uniquely positioned to address the challenges of an increasingly fractured financial landscape. By our very nature – and charter – we can lean into social issues and engage with Members in ways that improve their lives." Ambrosini went on to say, "I am steadfast in my belief that mergers, when done for the right reasons, are one strategy that allows us to deliver ultimate value to Members, communities, and team members. Our strategic partnership with Financial Center is grounded in a human-centered, collaborative, democratic approach."

Ambrosini added, "As Valley Strong looks to the future and how to turn peoples' financial possibilities into financial realities we're committed to maintaining a cooperative mindset."

From the onset of their partnership both organizations have worked diligently to develop and execute merger communication that included education that would encourage Financial Center Members to cast their votes.

As the merger process continues to moves forward, both credit unions will provide information to their respective memberships via their websites (fccuburt.org and valleystrong.com), and other applicable communication channels.



Open the Door to Your Next Home

Financing available up to 95% of the property value.

Valley Strong Offers Competitive Fixed-Rate Mortgages

Conventional fixed-rate mortgages are ideal if you're looking for a fixed rate and have the ability to put a down payment of at least five percent.

- Fixed interest for the life of the loan.
- Financing available up to 95% of the property value.
- Free 60-day rate lock.
- No obligation pre-approval.
- Upon approval, appraisal fee is collected.

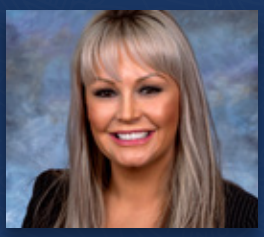
Have questions? Call (661) 833-7926 or visit valleystrong.com/mortgage for more information.

EQUAL HOUSING LENDER NCUA Federally Insured by NCUA

All rates, terms and conditions subject to change.
Rates and terms will vary based on the credit worthiness of individual applicants.
Upon underwriting approval, the appraisal fee will be collected before the appraisal will be ordered

Local decisions with Local Business Bankers

Our local Business Bankers are dedicated to your success and can offer helpful services designed to take the burden of operational tasks off your plate. With our help, you will find it easier to focus more on growing your business.



Tiffany Lawrence
Senior Business Banking Officer
Bakersfield
Phone: (661) 833-7681



Robert Martinez
Senior Business Banking Officer
Bakersfield
Phone: (661) 833-7417



Lucy Trancoso
Senior Business Banking Officer
Bakersfield
Phone: (661) 833-7415



Eric Steinback
Senior Business Banking Officer
Bakersfield/ Tehachapi
Phone: (661) 833-7418



Aaron Williamson
Senior Business Banking Officer
Visalia/Tulare
Phone: (559) 226-9788



Mark Shelton
Senior Business Banking Market Manager
Visalia/Tulare
Phone: (559) 731-3369

Visit valleystrong.com to learn how our local Business Banking team can help grow your business.

VALLEY STRONG CREDIT UNION

Grow Your Possibilities

NCUA Federally Insured by NCUA I Equal Opportunity Lender



NOW OPEN

Tehachapi Full Service Branch
1002 West Techachapi Blvd.
Tehachapi, California

Drive Up Services | ATM Available

Monday - Thursday: 9:00 a.m. - 5:00 p.m.
Friday: 9:00 a.m. - 6:00 p.m.
Saturday: 9:00 a.m. - 1:00 p.m.

SOLANO COUNTY

Fairfield Branch
1000 Union Avenue
Fairfield, CA 94533
ATM Available

Paradise Valley Branch
3330 North Texas Street
(Located Inside Raley's)
Fairfield, CA 94533
ATM Available

Vacaville Branch
151 Elmira Rd.
Vacaville, CA 95687
Drive Up Services | ATM Available

COMING SOON

Mooney Branch
1501 S. Mooney Blvd.
Suite 102 & 103
Visalia, California
ATM Available

Porterville Branch
745 N. Newcomb St.
Porterville , California
Drive Up Services | ATM Available

NCUA Federally Insured by NCUA I Equal Opportunity Lender



Introducing
PERSONAL PLUS LOAN*

A personal loan for homeowners with rate discounts based on the length of your banking relationship with Valley Strong.

- **Loan amounts up to $35,000**
- **Use the funds for any purpose**
- **No collateral required**
- **Receive a rate discount of 0.25% for each year your Valley Strong account has been opened[1]**
  (Rate discount cannot exceed 2.00%)

Repayment Terms	Loan Amount	Fixed Annual Percentage Rates[2]	Estimated Payment per $1,000
Terms May Vary		Lowest – Highest	Lowest – Highest
Up to 60 months	< $10,000	10.50% - 17.75%	$21.49 - $25.26
Up to 120 months	$10,000 - $35,000	10.50% - 17.75%	$13.00 - $18.00

Account must be in good standing. Proof of income and credit approval required.
*Loan is unsecured and is not a mortgage product. Proof of home ownership required. Limit one per household.
[1]No other discounts may apply.
[2]Rates and terms will vary based on the credit worthiness of individual applicants.

EQUAL HOUSING LENDER | NCUA Federally Insured by NCUA



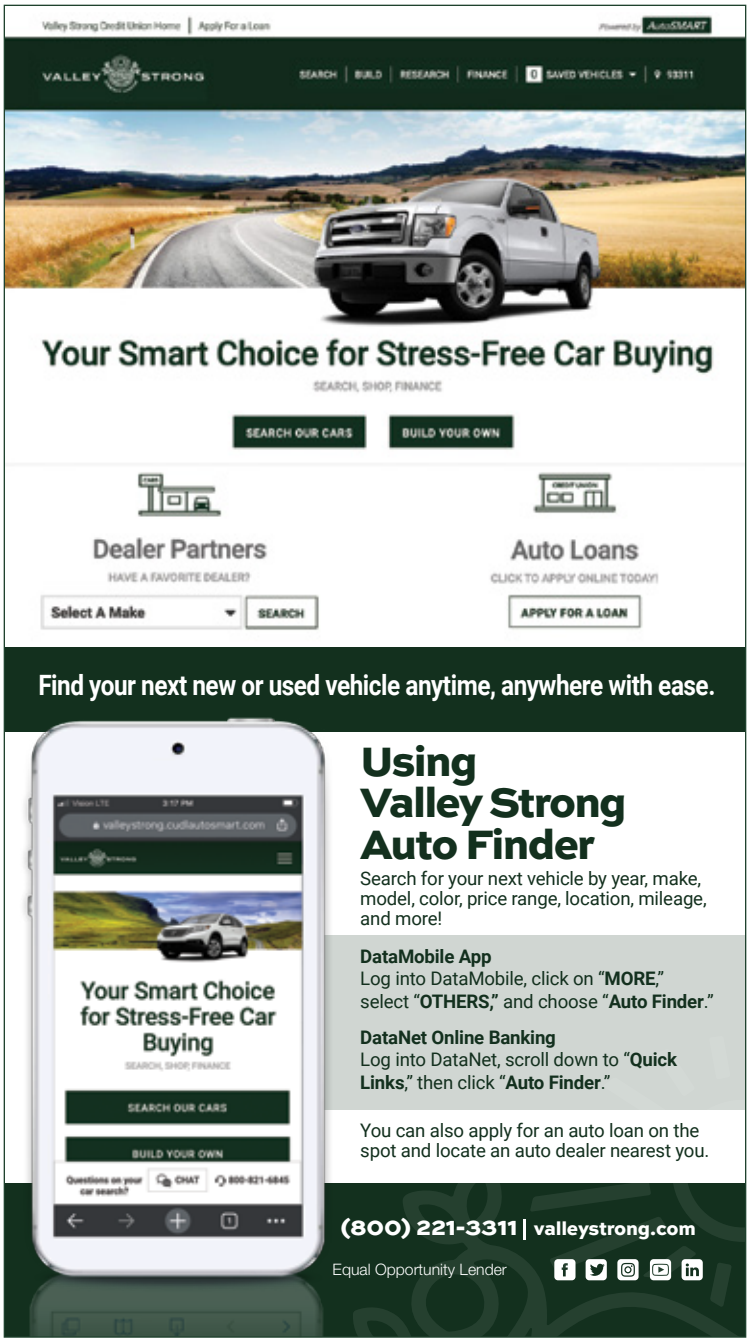
VALLEY STRONG | Zelle®

Send money from your bank account to theirs.

Fast and simple in the Valley Strong app.

Learn more at www.valleystrong.com/zelle.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.







How Suite It Is...

Check out the Valley Strong Suite of Apps!

Que Buena Es La Suite... Descargue la Suite de Aplicaciónes de Valley Strong!

DataMobile With "Auto Finder"
Accesso a sus Cuentas con "Auto Finder"

ATM Locator
Ubicador de ATMs

Card Alerts
Alertas para sus Tarjetas

Mobile Wallet
Cartera Móvil

Apple Pay is a trademark of Apple, Inc. Google Pay is a trademark of Google, Inc. Samsung Pay is a trademark of Samsung Electronics Co., Ltd.
Apple Pay es una marca registrada de Apple, Inc. Google Pay es una marca registrada de Google, Inc. Samsung Pay es una marca registrada de Samsung Electronics Co., Ltd.

NCUA Federally Insured by NCUA | Equal Opportunity Lender

To Learn More Please Visit, **valleystrong.com/apps**

UPCOMING ONLINE WORKSHOPS

RSVP today at valleystrong.com/workshops or call (800) 221-3311

Estate Planning (Online Zoom Meeting)
Tuesday, November 2, 2021 I 6:00 p.m. - 7:30 p.m.

Auto Buying (Online Zoom Meeting)
Wednesday, November 17, 2021 I 6:00 p.m. - 7:30 p.m.

Business Banking (Online Zoom Meeting)
Tuesday, December 2, 2021 I 6:00 p.m. - 7:30 p.m.

VALLEY STRONG
Retirement & Wealth Management Group

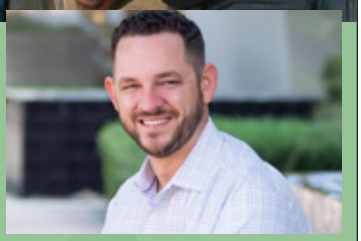


PLAN FOR THE FUTURE

Assess your market risk tolerance, develop a thorough plan, and build a portfolio that's a perfect fit for your short-and long-term goals.



Jim Hussey
Vice President of Wealth Management
CA Insurance License #0E24250
(661) 833-7588
jim.hussey@valleystrong.com



Patrick Bailey
Financial Advisor
CA Insurance License #0H69656
(661) 833-7438
patrick.bailey@valleystrong.com



Salem Faulkner
Financial Advisor
CA Insurance License #OK18716
(661) 833-7451
salem.faulkner@valleystrong.com



Richard Ramos
CERTIFIED FINANCIAL PLANNER™
CA Insurance License #0F03683
(661) 833-7762 I Hablo español
richard.ramos@valleystrong.com

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). *Insurance products are offered through LPL or its licensed affiliates. Valley Strong Credit Union and Valley Strong Credit Union Retirement & Wealth Management Group are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using the name Valley Strong Credit Union Retirement & Wealth Management Group, and may also be employees of Valley Strong Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Valley Strong Credit Union or Valley Strong Credit Union Retirement & Wealth Management Group. Securities and insurance offered through LPL or its affiliates are:*

Not Insured by NCUA or Any Other Government Agency	*Not Credit Union Guaranteed*	*Not Insured by NCUA or Any Other Government Agency*	*May Lose Value*

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
Town & Country	8200 Stockdale Highway, Suite P
Tehachapi	1002 W. Tehachapi Blvd **(NOW OPEN)**

TULARE COUNTY

Mooney	1501 S. Mooney Blvd. **(COMING SOON)**
Orchard Walk	3030 N. Dinuba Blvd., Suite A
Porterville	745 N Newcomb St. **(COMING SOON)**
Tulare Market Place	1989 E. Prosperity Avenue

OFFICE HOURS

Monday - Thursday	9:00 a.m. - 5:00 p.m.
Friday	9:00 a.m. - 6:00 p.m.
Saturday	9:00 a.m. - 1:00 p.m.

CTEC

Monday - Friday	8:00 a.m. - 5:00 p.m.

CTEC, Downtown and Town & Country are closed on Saturdays.

SOLANO COUNTY

Fairfield	1000 Union Avenue, Fairfield
Paradise Valley	3330 North Texas Street, Fairfield *(Located Inside Raley's)*
Vacaville	151 Elmira Road, Vacaville

OFFICE HOURS

Monday - Thursday	9:00 a.m. - 5:00 p.m.
Friday	9:00 a.m. - 6:00 p.m.
Saturday	9:00 a.m. - 1:00 p.m.

DEPARTMENTS

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

valleystrong.com

EQUAL HOUSING LENDER

NCUA

Federally Insured by NCUA