July 2023

COMMON CENTS

VALLEY STRONG CREDIT UNION

VALLEYSTRONG.COM



GUARDING AGAINST IDENTITY FRAUD

MARK YOUR CALENDAR

All offices will be closed on the following dates:

Independence Day	Labor Day	Columbus Day	Veterans Day	Thanksgiving Day	Christmas Day
Tuesday, July 4	Monday, Sept. 4	Monday, Oct. 9	Saturday, Nov. 11	Thursday, Nov. 23	Monday, Dec. 25

NCUA Federally Insured by NCUA | Equal Opportunity Lender



Message from the President/CEO

NICK AMBROSINI

A FOUNDATION BUILT ON TRUST, INTEGRITY, AND PRUDENT FINANCIAL PRACTICES

In past columns, I have shared with you, the Member, how Valley Strong Credit Union is a careful steward of your money and a solid partner in helping achieve your financial goals. It's what we do.

And as the world around us has experienced fluctuations and banking volatility, we strive to be a beacon of stability and security.

At the heart of our success lay a foundation built on trust, integrity, and prudent financial practices. We're guided by a team of dedicated professionals who place your interests above everything else. We believe that financial security is not just a privilege for the elite but a fundamental right for every individual in their community.

Indeed, our approach to lending, for example, ensures that risks are carefully evaluated and managed, minimizing the impact of economic downturns on our Members. We adhere to stringent regulations and maintain ample capital reserves, providing a safety net for our communities even during uncertain times.

Our commitment to you extends beyond just financial well-being. We prioritize financial literacy and empowerment, offering educational programs and resources to help you make informed decisions. By fostering a culture of financial responsibility, we ensure that you are equipped with the tools to weather any storm that may arise.

Additionally, strong ties to our communities contribute to overall resilience. We actively support local businesses and invest in the region's economic development. This collaboration and interconnectedness create a mutually beneficial relationship, with the credit union and the communities we serve reinforcing each other's stability and growth.

In the face of banking volatility, Valley Strong remains a steadfast institution. Our commitment to security, trust, and community empowerment makes us a haven for those seeking financial stability. You know that your hard-earned money is in safe hands, and that the credit union's mission is to uplift and partner in achieving your financial goals.

Because, after all, it's what we do.

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 350,000 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

2023 BEST

VOTED BEST FINANCIAL INSTITUTION IN KERN COUNTY 29 YEARS IN A ROW

★2022★ BEST OF SAN JOAQUIN The Record

VOTED BEST CREDIT UNION, BEST MORTGAGE LENDING, AND BEST AUTO LENDING IN SAN JOAQUIN COUNTY

VALLEY STRONG
FINANCIAL LITERACY

HELP YOUR KIDS SAVE AND LEARN

Valley Strong Credit Union's Youth Accounts are designed to help children and teenagers learn the importance of saving and managing their finances. Here are some key features:

- Competitive interest rates to help kids grow their savings
- Access to free financial education resources, including online courses, webinars, and app-based courses
- Convenient mobile banking and online account access

YOUTH ACCOUNT TYPES



Rocky Raccoon
Savings Account : Age 0-10

Introduce the concept of saving with the account that gives kids an incentive to save.

*Minimum balance of $5 is required to open a Rocky Racoon Savings account.



Kappa Savings
Age 11-17

Just $5 gets your child started with a Kappa Savings Account so they can secure their money.



Kappa Checking*
Age 11-17

Pair your new savings account with a Kappa Checking Account. Spend your money on whatever you like with a Visa® Check Card!

*Minimum balance of $25 is required to open a checking account.

FINANCIAL LITERACY



ZOGO: LEARN AND EARN

Download the ZOGO app and start your financial literacy journey! Sign up and earn rewards while you learn. Be sure to use code “STRONG”.



Financial Courses

We offer financial courses for budgeting, saving, investing, and debt management with expert guidance. Get ready to take control of your finances.

Ready to help your child start saving and learning?
Visit a Valley Strong Branch or apply online today at valleystrong.com.[3]

VALLEY BUSINESS IS VALLEY STRONG

Grow your business with easy-to-understand products and services that work with you every step of the way.



Business Checking/ Savings

Choose from a variety of checking and savings accounts with a number of benefits you won't find at the big banks.



Business Credit Card

Choose a Business Visa® Credit Card that fits your business needs.



Business Loans

Build on your bottom line with a loan that helps you reach big goals.



Cash Management

Choose from a variety of comprehensive solutions to streamline operations and improve financial performance.



Commercial Cash Vault

Secure safe deposits, armored transportation, and an online cash ordering portal.

Coming Soon



Same Day ACH

Save time and effort by sending and collecting funds electronically. Funds can be delivered as early as the same day.



Direct Deposit Automation

Run payroll your way and do it yourself or have a dedicated payroll specialist assistance.



AutoBooks

Accept and manage online payments, create digital invoices, and automate tedious bookkeeping tasks.

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

Local Decisions With Local Business Bankers

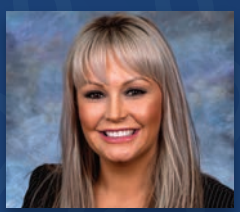
Our local Business Bankers are dedicated to your success and can offer helpful services designed to take the burden of operational tasks off your plate. With our help, you will find it easier to focus more on growing your business.



Deanna Blaise
SVP of Member Business Services Admin
Phone: (661) 833-7400



Robert Bullock
Business Banking Officer
Stockton
Phone: (916) 385-6070



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



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



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



Latesha Stokes
Senior Business Banking Officer
Fairfield
Phone: (559) 226-9758



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



Jason Usher
Senior Business Banking Officer
Visalia/Tulare/Porterville
Phone: (559) 226-9758

REFER A BUSINESS

YOU GET $250, AND THEY GET $250

Referring a business to open a business account[1] means you'll both have access to great loan rates, smart savings and checking accounts, friendly and knowledgeable staff, as well as $250 each!

Here's how:

1. Tell your referral about banking with Valley Strong and fill out the referral form visiting our online link below: (valleystrong.com/refer-business).
2. A local business opens an account using their referral code.
3. You each get $250!

For full terms and conditions please visit valleystrong.com/refer-business



Guarding Against Identity Fraud

WHAT EVERYONE MUST KNOW

Your personal information is a gold mine for criminals, who can use it to open a bank or credit card account, apply for a loan, file taxes in your name or set up a utility account, to name a few common deceptions. Here's how to protect your data:

Be alert for "phishing" and "spoofing" scams. Most of us are wary of clicking on links in emails – even those that look legit, but we might be caught off guard if we receive a phone call or text from a number that looks like the bank, a practice known as "spoofing." If someone asks you for personal data, tell them you will call the bank yourself and hang up, then call the bank directly. Valley Strong will never ask for account or card information, PIN verification or any other personal information by text.

Don't routinely use your social security number. Many companies and even healthcare organizations ask to use your social security number as their identifier but you can inquire about using a different identifying number, instead. Also, make sure to avoid carrying your social security card in your purse/wallet and secure it in a safe place until needed.

Guard your child's information as well. Often, identity thieves will focus on gaining a child's information, which can be used for a long time undetected. In fact, you might not realize your child's identity has been exploited until they apply for a job or take out a student loan. Make sure to watch for red flags; for example, if you begin to receive bills or calls from a collection agency about an account you haven't opened.

Be careful with your mail. Thieves can find your personal information through your mail so make sure to collect it regularly and shred it prior to recycling. You can request electronic statements, which helps the environment as well as stopping the paper trail.

Use strong passwords. Use complex passwords for online accounts and all devices and change them regularly. An extra-secure approach is to enable two-step authentication. This requires you to enter a code sent via email or text message after you input your password, which a thief wouldn't be able to access. In addition, when you're on a website or app that requires you entering your password, do not use the autofill feature or any saved passwords.

Regularly review your credit report. Taking the time to check your credit report will allow you to monitor any suspicious activity. You can do this in the DataNet online banking portal or via the DataMobile app. Don't forget to check your child's credit report as regularly as you check your own. You can often do this for free at AnnualCreditReport.com.

Monitor all your accounts. Keep an eye on all your financial and medical accounts regularly to ensure you recognize every transaction. Report any dubious charges immediately.

Do you need identity theft protection? In addition to care and vigilance, there are ways to help protect your accounts. Here are several to consider:

Put a fraud alert on your account. Most financial institutions (including ours) will send you a text message if there appears to be suspicious activity with any of your accounts. The service is free, although you may incur charges from your wireless carrier. You can likely do the same with credit cards and other accounts. That being said, use caution when a text alert requests that you click on a link to validate transactions or give them your log in credentials. Most of the time, these fraudulent texts will look like they are being sent from Valley Strong but will contain spelling or grammatical errors, and a link with many random characters. You can always call us to confirm a text's legitimacy.

Freeze your credit. A credit freeze restricts access to your credit report, which means that when someone applies for credit in your name the credit reporting agencies will show it's been frozen and the lender will contact you prior to approving the account. It's important to point out that the credit freeze applies to you, too, so you'll have to "thaw" your credit when you apply for a new account or loan. Don't worry; it's free. Contact the three credit reporting bureaus – Equifax, Experian and TransUnion – to sign up.

Consider a paid identity theft protection service. There are additional services that monitor the web to make sure your personal information isn't being used. There are a variety of different levels of services that can even include identity-theft insurance and remediation services. Make sure to note the monthly or annual fees and what they cover before you commit.

What to do if you've been a victim of identity fraud? Even the most vigilant consumers can become a victim of identity fraud, so here's what you should do: Immediately put a temporary pause on your Valley Strong account through the Card Alerts mobile app. Then, contact your bank or credit card issuers and ask that your account be flagged for added protection, and to make sure other accounts haven't been compromised.

Contact companies where the fraud occurred and ask them to close the account. Ask them to send written confirmation you have been in touch with them and are not responsible for the charges. You can use this to send to credit agencies as needed.

Contact the three credit agencies – Experian, TransUnion and Equifax – to report unauthorized use of your identity and let them know about charges you have had removed.

Report the identity theft to the Federal Trade Commission at IdentityTheft.gov, file a police report with local law enforcement, and make sure to keep copies of all your correspondences in case you need documentation in the future.

Since identity theft remains a constant threat, you should proactively protect your financial information by considering the resources mentioned here.

BANK STRONGER

VALLEY STRONG CREDIT UNION

DID YOU KNOW?

Valley Strong offers a wide range of products and services that are geared towards helping you grow your possibilities!

Early Direct Deposit

Valley Strong offers its Members Early Direct Deposit, where you can have access to your money up to two days early*. Make fewer trips to the bank, plus never worry about lost or misplaced checks.

EvoShare

EvoShare offers some of the highest cashback rates in the industry. With over 10,000 participating retailers, you're sure to find the products and services you need while earning cashback rewards at the same time. Plus, we have regular promotions and bonus cashback opportunities to help you maximize your earnings.





REFER A FRIEND

You get $50, and they get $50

Referring a friend to open an account* means you'll both have access to great loan rates, smart savings, and checking accounts, a friendly staff as well as $50 each

Here's How:

1. Tell your friend about banking with Valley Strong and fill out the referral form.
2. Your friend opens an account using their referral code.
3. You each get $50*.

Please visit www.valleystrong.com/refer-friend for full terms and conditions or contact a team member for more information.

GROW YOUR SAVINGS

Grow your wealth confidently with our money market and share certificates, helping you save for the future and maximize your financial potential.

MONEY MARKET ACCOUNT

Money market accounts offer some of the better features from both a traditional checking and savings account. Members will have access to a higher annual percentage yield on funds left deposited in the account and easy access to spend money from the account.

SHARE CERTIFICATE

Share certificate accounts are an excellent product to help Members remain committed towards their overall savings goals. Share certificates create great savings habits by locking in funds and a higher annual percentage yield compared to traditional savings accounts.

A MOMENT OF GRATITUDE FOR *Dr. James Fillbrandt*



A moment of immense gratitude unfolded as we gathered on April 25, 2023, to dedicate the Valley Strong Training Center to one of our exceptional Board Members, Dr. James Fillbrandt, honoring his instrumental role in elevating the credit union to its current pinnacle of success. The Dr. James Fillbrandt Training Center serves as a tangible tribute to his unwavering commitment, strategic acumen, and pursuit of excellence, which have propelled the credit union's growth to new heights.

Amidst heartfelt speeches and a symbolic unveiling, the event highlighted the profound impact of Dr. Fillbrandt's tireless contributions, emphasizing his belief in nurturing talent, fostering innovation, and empowering individuals within the organization. The commemorative plaque and heartfelt emotions shared throughout the evening illuminated the lasting impact he has left.

The event celebrated not only the dedication of the training center, but also the enduring legacy of Dr. Fillbrandt's exceptional leadership, inspiring all in attendance. With gratitude, Valley Strong acknowledged that Dr. Fillbrandt's profound contributions have shaped the credit union's success and positioned it for an even brighter future.



Dr. James Fillbrandt Plaque



Jeanne & Matthew Fillbrandt



Nick Ambrosini & Matthew Fillbrandt

TEAM MEMBER SPOTLIGHT



Jennifer Horn *Lead Financial Solutions Officer*

Jennifer Horn started with Valley Strong in 1997 as a part-time teller and has held roles as a Member Services DMV Clerk and Loan Technician. Flash forward 25 years and she has risen from her entry-level role to one of the most revered and respected Lead Financial Solutions Officers at the credit union.

She has been recognized by her peers and by Members who mention her by name when leaving reviews about their most recent experience.

"Jennifer Horn is an excellent loan officer. She is dedicated to helping her clients find the best solution for their needs." Barbara C., Member via Google

Her colleagues have acknowledged her for "Owning It", one of Valley Strong's Core Values, and have leaned on her experience to become better at providing great service to our Members.

"I wouldn't know as much as I do today if it wasn't for her." Alex A., Dealer Relationship Officer

"Jennifer always goes above and beyond. We know we can always count on her!" Breckyn W., Assistant Branch Manager II

Thank you, Jennifer, for serving our Members and the community for more than 25 years. You can find Jennifer at the Town & Country Branch in Bakersfield for all of your financial needs or just to stop and say "hi".

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
Tehachapi	1002 W. Tehachapi Boulevard

TULARE COUNTY

Central Visalia	1501 S. Mooney Boulevard
Dinuba	1245 W. El Monte Way **(NEW LOCATION)**
North Visalia	3030 N. Dinuba Boulevard, Suite A
Porterville	745 N. Newcomb Street
Tulare	1989 E. Prosperity Avenue

SAN JOAQUIN COUNTY

Stockton	18 S. Center Street
Pershing Avenue	4603 N. Pershing Avenue
Airport Way	2405 S. Airport Way
Lodi	200 S. School Street
Manteca	206 E. Yosemite Avenue
Benjamin Holt	435 W. Benjamin Holt Drive *(ATM access only)* ***Temporarily Closed***

SOLANO COUNTY

Fairfield	1000 Union Avenue, Fairfield ***Closing Sept. 2***
Fairfield New Branch	1499 Oliver Road Fairfield ***Opening Sept. 5***
Paradise Valley	3330 North Texas Street, Fairfield *(Located Inside Raley's)*
Vacaville	151 Elmira Road, Vacaville

COMING SOON

Hanford Full Service Branch
Stockdale Ranch
Fairfield Administrative Office & Full Service Branch

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