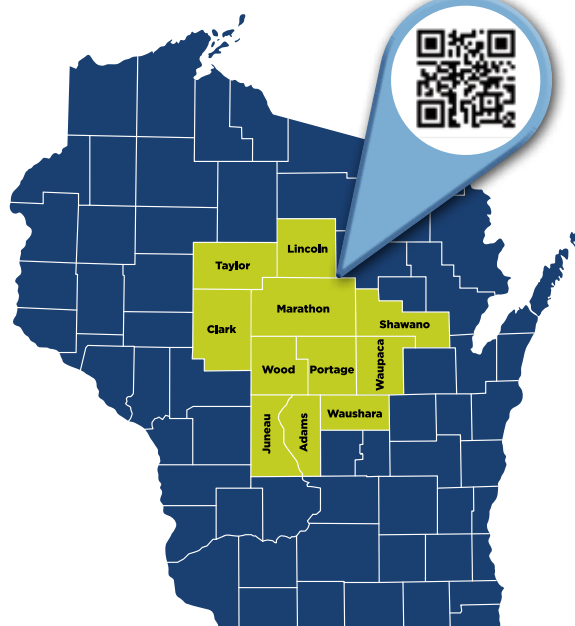


KIDS' CLUB

Q F W K J T V N S U M M E R B
U I B Z W X F L K D B X Q Z X
Y R C R E D I T U N I O N W Z
T E O Z X U Q X R K W Z W X O
B W I Q C Z G R F I S H I N G
H O N X A Y W X Q R C B Q E V
F R S B M X Z G D H B I H O T
T K Z R P V T V A C A T I O N
Q S W V I N C L T P H O X Z T
C V N M N J W I J Z S G D W N
S V M G G D G Z L R A C Z L U
W X Z E T R L Y G Q V Q L E R
I R W E R X Z R V D I B I M Q
M B T G A Z G S U N N Y V O G
W Q Z T Z X A H T H G N M N T
X B P R D O L L A R C I W A K
C O O K O U T Z C X T U K D L
X Z O R Y W E H Q Z B B K E I
Y D L V B I K E S V S A S O T
U Z X E T U X R U T J S G Z X
X S Z D X Z X Z O S X E P J S
R B O A T I N G X J X B J X P
W E Z T X U E T X R X A T S A
R A P S H X D T U H S L P X R
H C X J X Z O X J X R L Z P T
Z H R P J X R Z P X R Z U X Y
C I I C E C R E A M D J K V E

How many words can you find?

BASEBALL	CREDIT UNION	PARTY
BEACH	DOLLAR	POOL
BIKES	FIREWORKS	SAVING
BOATING	FISHING	SUNNY
CAMPING	HOT	SUMMER
COINS	ICE CREAM	SWIM
COOKOUT	LEMONADE	VACATION



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Access & control
your account *anywhere!*



OUR APP:
Use the camera on your
smartphone to scan the QR Code



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Us On



Membership eligibility required. All loans are subject to Valley Communities Credit Union underwriting standards. Speak with a Valley Communities Credit Union loan officer for current loan rates and terms. Federally insured by NCUA. NMLS# 431643. Visit www.valleycommunities.org for app disclosures.

SUMMER 2026



Valley COMMUNITIES
CREDIT UNION
.....Where Membership Matters



• FROM • THE CEO

Make this summer one to remember! From weekends at the campground to afternoons on the water and spontaneous road trips with the family, there's no shortage of ways to enjoy the sunshine.

At Valley Communities Credit Union, we can help turn your summer plans into reality. With affordable financing options for boats, RVs, and other recreational vehicles, getting ready for adventure has never been easier.

Whether you're planning relaxing weekends at the lake, cross-country travel in a new camper, or upgrading your current recreational vehicle, our team is here to help you find a loan that fits your lifestyle and budget. We take pride in offering local service, flexible terms, and competitive rates designed to make your summer plans more affordable and less stressful.

Need extra funds for vacation expenses? Our Kwik Cash loans offer a convenient alternative to high-interest credit cards, helping you travel smarter this summer.

Our experienced loan officers are ready to help you every step of the way. Stop in, give us a call, or visit our website and start enjoying summer your way.

Kelly Hladovcak

Kelly Hladovcak
President/CEO



• BUYING A NEW HOME • OR REFINANCING?

Whether you're buying your first home, upgrading to fit your growing family, or refinancing your current mortgage, Valley Communities Credit Union is here to make the process simple, affordable, and personal. From application to final payment, your loan stays local and is handled by people in your community who understand your needs and are committed to helping you every step of the way. Unlike many large financial institutions that outsource loan servicing and customer support, we believe in providing hometown service you can trust.

At Valley Communities Credit Union, we know that every borrower's situation is different. That's why we offer flexible financing options designed around your goals and budget. Whether you prefer to make payments more frequently to reduce your loan term and save on interest, need a cosigner while building credit, or want to use a down payment or equity gift, our team is ready to help make the process easy and stress-free. We also work hard to keep closing costs affordable by charging only what is necessary to process your loan, helping you keep more money in your pocket.

Our mortgage programs are built to provide both stability and flexibility. We offer competitive fixed-rate mortgages with amortization periods of up to 30 years, allowing you to choose a payment plan that fits your lifestyle. Qualified buyers may also take advantage of our low 80/10 payment program, which includes a first mortgage of up to 80% and a second mortgage covering up to 10% of the purchase price. Best of all, no Private Mortgage Insurance (PMI) is required, helping lower your monthly payments and overall borrowing costs.

Before you begin shopping for a home, our convenient pre-qualification process can give you a competitive edge. Knowing how much you qualify for allows you to shop with confidence, make stronger offers, and move quickly when you find the right property. Whether you're purchasing a new home or refinancing to improve your current mortgage, the friendly staff at Valley Communities Credit Union is ready to help you achieve your homeownership goals. Visit our website or contact one of our local branches today to learn more.



• ENJOY SUMMER MORE •

Make this summer your best one yet with VCCU's low toy loan rates. Whether you're chasing adventure, making family memories, or just looking for a new way to enjoy the sunshine, VCCU can help you hit the road, the campground, or the water in style.

Adventure Awaits Under the Stars

Turn weekends into unforgettable family getaways with an RV built for comfort, fun, and freedom. From scenic campgrounds to lakeside retreats, there's no limit to the memories you can make this summer.

Cool Off & Cruise On

Beat the heat and dive into summer fun with a boat or personal watercraft! Whether you're reeling in the catch of the day, tubing with the kids, or relaxing on the lake, the water is calling your name.

Feel the Freedom of the Open Road

Nothing says summer like a motorcycle ride with the wind at your back. Explore charming small towns, discover hidden gems, and turn every ride into a new adventure.

Don't wait to make this summer unforgettable; apply today and take advantage of VCCU's low toy rates before the season speeds by!



• SCHOLARSHIP WINNERS •

VCCU would like to congratulate this year's scholarship winners once more. We are excited to see the scholarship winners' future accomplishments as they further their education in their chosen fields. Valley Communities is proud to help play a role in their future successes.

• 2026 WINNERS •

Courtney S. - \$1,000

Brylee S. - \$500

Isabella R. - \$500

Ethan D. - \$500

Katelyn Jo K. - \$500

• SUMMER GETAWAY •

Your summer adventure starts here! Whether it's a relaxing beach escape or a fun-filled family road trip, a **Kwik Cash** loan can help you get there.

