CALIFORNIA'S LEADING CREDIT UNIONS







Local Relationships, Lasting Impact

Valley First Credit Union invests in the people, businesses, and communities that drive growth throughout the Central Valley.

"The Central Valley is California's best-kept secret," says Kathryn Davis, president and CEO of Valley First Credit Union. "It's one of the most rural parts of the state, with lots of small farming communities. However, the area is growing rapidly because it's less expensive, making it easier to do things like buy a home and raise a family. At the same time, there are not many banking options here for small businesses and low-to-moderate income consumers."

Based in Modesto, Valley First serves more than 81,000 members across a 12-county area that spans much of the Central Valley. As a member-owned, not-for-profit financial cooperative, the credit union provides members with everyday financial products such as checking accounts, auto and home loans, and credit cards. Unlike a bank, however, any profits the credit union makes are reinvested to benefit its members.

"It's not just about offering lower fees and better rates," Davis says. "It's about bringing more value into our members' lives. As a member-owned cooperative, we're not thinking about making more money for a few high net worth shareholders. We're thinking about all of our members and how we can help someone who has $500 in their checking account."

Since 1949, Valley First has played a crucial role in the region's economy, investing in the success of both its members and their communities. The credit union is certified as a Community Development Financial Institution (CDFI), a designation from the U.S. Treasury Department for organizations that serve economically distressed communities. As a U.S. Small Business Administration Preferred Lender, it helps small businesses access low-risk loans. It's also designated as a Juntos Avanzamos credit union, a national network of credit unions committed to improving financial inclusion in Latino and immigrant communities.

Those deep community relationships have earned Valley First widespread recognition, including "Best Of" honors from readers of 209 Magazine, Modesto Bee, and other local publications. For Davis, it's the real-life impact of these community connections that matters most.

"We're in the people business," Davis says. "When you wake up every morning knowing that you're going to do something that matters, it gives you a sense of purpose. We get to help our members and their communities every day."

Growing the Central Valley Economy

The credit union's commitment to strengthening local communities extends beyond consumer banking and into Valley First's commercial lending efforts. The credit union provides a range of commercial banking and lending services to the region's many small businesses.

In addition to providing lines of credit and equipment loans to local businesses, Valley First offers personalized financing solutions for local startups, nonprofits, and Main Street businesses. This includes providing microloans of less than $50,000 to support smaller businesses with straightforward financing needs.


Kathryn Davis, president and CEO

"Business funding is important in every community, but it's particularly needed in the Central Valley," Davis says. "The big banks can be reluctant to extend credit to local businesses here, because they don't see how all the pieces of these rural economies fit together. We live and work in these communities, and we understand what they need to thrive. We see the impact of these loans every day."

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