



(877) 549-4567 valleyfirstcu.org

PO Box 1411, Modesto, CA 95353-1411

Annual Meeting for 2017
5:30pm - Tuesday, April 24, 2018
Conference Center - J Street Branch
1419 J Street, Modesto

2018 CANDIDATE STATEMENTS

Fred Cruz

Board of Directors

I am proud to say that I have been a member of Valley First Credit Union for 27 years! My credit union volunteer experience started in 1996 when I was elected to the Supervisory Committee of Stanislaus County Federal Credit Union. I was first elected to the Board of Directors in 1998 and have been the Board Chairperson for the past 19 years.

I am currently employed with the San Joaquin Valley Air District and have been an air quality engineer with the air district since 1992. Prior to that I was employed by Stanislaus County's Department of Environmental Resources.

Credit unions offer our members an alternative to commercial banks. The credit union difference is that as a member you are also an owner of the credit union. Credit union members enjoy lower fees, lower loan rates and better customer service when compared to commercial banks. At a commercial bank you are merely a customer or a number, not at Valley First CU where you are a valued member. Our Senior Management and the Board of Directors have made it our goal that Valley First Credit Union will be our members' primary financial institution. I hope you will allow me the privilege to continue to serve on the Board of Directors. I appreciate your support.

Tom Kane

Board of Directors

I have been a member of Valley First Credit Union and State Center Credit Union for over 40 years and served as a board member at State Center for 10 plus years. I am currently serving as a board member of Valley First since the merger of the two credit unions. I enjoy serving with the current directors and admire their commitment to serving members. I pledge that I will continue my efforts to fulfill the credit union motto of People Helping People. You have an outstanding staff that is committed to the credit union motto.

I am presently retired from Fresno State, having spent 35 years in athletics dealing with media, events and facilities.

Pat Dodd

Board of Directors

A life-long account holder in large-scale banks until my mid-twenties, I decided upon moving to Modesto in 1987 to become a member of Vintage Federal/Valley First Credit Union. Through the past three decades my family and its banking and financial needs have grown and changed dramatically, and

VFCU has innovated in ways that have always met or exceeded our needs. NEVER have I doubted that I made the right choice, and I remain convinced that Credit Unions are and must remain an essential and vibrant alternative to traditional banks.

For the past 33 years I have proudly worked for the E. & J. Gallo Winery in a wide variety of positions ranging from Sales to Marketing, Public Relations, Trade Hospitality, and Learning and Development. Currently I am the Senior Director, Corporate Workforce Development, with responsibility for overseeing all aspects of "Gallo University", including the development and implementation of Wine and Spirits Product Training, and Management and Leadership Fundamentals programs.

This range of work experiences, combined with a true passion for serving the communities and residents of the Great Central Valley have allowed me to bring value to a wide array of volunteer boards through the years. Now, I would love to have the opportunity to assist the VFCU Board of Directors in their efforts to keep this great organization best in class and relevant for both current and future Members.

Rick Robinson

Supervisory Committee

Valley First Credit Union is an outstanding organization by any measure, and I have thoroughly enjoyed participating on the Credit Union's Supervisory Committee since my election in 2009. I would very much appreciate the chance to continue to serve on this important oversight Committee.

Professionally I have over 30 years of public service, including work in City and County Government as an Accountant, Auditor/Controller, and County Executive Officer. Locally I served as the Stanislaus County Chief Executive Officer from 2004 until December 2011. I am currently the City Administrator for The City of Canby Oregon.

I believe in the credit union philosophy of members helping members and I would very much appreciate the opportunity to continue to serve on the Supervisory Committee. Thank you for your support.

Kristin Olsen

Supervisory Committee

In my role as a Stanislaus County Supervisor and former assemblywoman for the state of California, I've been a strong advocate for fiscal responsibility, transparency and accountability. I bring this same advocacy and expertise to the Valley First Credit Union supervisory committee.

I'm committed to safeguarding the credit union's assets, to ensuring that our credit union continues to be a safe and sound financial institution and, most importantly, ensuring that Valley First members receive the best service possible.

I look forward to serving the members of Valley First Credit Union for another term on the Supervisory Committee.

When the number of nominations and petitions for office received does not exceed the number of vacant positions, the credit union Board of Directors may, without further action, declare that those nominated and qualified to be elected are elected (Article V, Section 501(d) of the by-laws). Such a declaration will take place at this Annual Meeting.