

Valley Advisor

A Publication for the Members of Golden Valley FCU

Spring 2019



Member Privacy Notices

Our Member

Privacy Notice is available at 409 W Center Street, Manteca, CA 95336 or on our (www.goldenvalleyfcu.org) website located under the Disclosures tab.



Mark Your Calendar

Come over and help us celebrate the 62nd Anniversary of the founding of the Credit Union on Thursday May 8th, 2019.

Starting at 5:30 PM there will be a brief Annual Membership Meeting to introduce the Elected Officials and give you an opportunity to learn of new programs and features of our services. Then followed by naming of members nominated to serve as a member of the Board of Directors. Nominations will also be accepted from the floor. Nominees so named must be a member of the credit union, be present, willing to serve, and in good standing with the credit union, in order to be considered for election. Only the primary owner of an account is eligible to vote and must be present.

Space is limited, so please RSVP @ (209) 825-5878 by 12 Noon on Tuesday April 30th, 2019.

CONTACT US

Telephone: (209) 825-5878

Fax: (209) 825-8162

www.goldenvalleyfcu.org

MANTECA OFFICE

409 W. Center Street

Manteca, CA 95336

Monday-Thursday 9:30 am-5 pm

Friday, 9 am-6 pm

BOARD OF DIRECTORS

Roger La Presle – President

Carolyn Richardson – Vice President

Cliff Jorgensen – Secretary

Mary Duff – Treasurer

Michael Edward – Member

Howard Holtsman – Member

Connie Jones - Member

SUPERVISORY COMMITTEE

Barbara Fox - Chairperson

Jo Ann Jamerson - Member

Jo Dean Hart - Member

HOLIDAYS

Golden Valley will be closed in observance of the following holidays:

New Year's Day

Tuesday, January 1, 2019

Martin Luther King Jr. Day

Monday, January 21, 2019

President's Day

Monday, February 18, 2019

Memorial Day

Monday, May 27, 2019

Independence Day

Thursday, July 4, 2019

Labor Day

Monday, September 2, 2019

Columbus Day

Monday, October 14, 2019

Veteran's Day

Monday, November 11, 2019

Thanksgiving Day

Thursday, November 28, 2019

Christmas Eve

Tuesday, December 24, 2019 Close 2 pm

Christmas Day

Wednesday, December 25, 2019



Keep your CU account active!



If your credit union account has not had any transaction activity for 365 days or more (posting of dividends is not considered activity)

the account will be assessed a \$10.00 Annual Dormant Fee, and if there has not been any activity for 3 years the California State Controller's Office requires all dormant accounts to be turned over to the State.

VISA Debit Card Update



The credit union has upgraded security on our GVFCU Debit Cards!

You may be denied at some locations, during travel and other areas outside of your local communities'. If you are traveling please contact the credit union before you go.

Debit Card fraud is on the rise everywhere and at every institution.

Criminals are always one step ahead and always try to figure out a way to hack into your information. Protect your information! DO NOT share! If you receive a call requesting your card number DO NOT give it out. The credit union will NEVER call and ask you for any of your account details

SPRING into action!!

At GVFCU we are here to help when you want to start that new repair project at home. Apply for a GVFCU VISA today instead of using that high interest rate card from your local hardware or big box warehouse store. Rates are 13.20% APR with credit limits up to \$10,000.00.

APPLY TODAY!

**All credit cards are subject to credit approval*

Tax Refunds

It's that time of year again when you may be receiving a tax refund. To make sure your refund will not be rejected, here are a few tips:

Individual return - is a person who files their tax returns as an individual, they will receive a tax refund payable to themselves. These can be deposited by check or direct deposit to their GVFCU account.

Joint returns-when two or more individuals file their tax returns together (usually married filing jointly) the tax refund will be issued payable to everyone on the tax form. For making that deposit all persons on the refund must be joint owners on their GVFCU account. GVFCU routing number (ABA) 321172992, you will need this number to set up a direct deposit for your tax refund along with your account number.

Coming soon!!

CARDVALET

Take control of your card transactions, set alerts, and control spending. Empowers you to take a proactive approach in deterring fraud on your card and much more. Will be available for:

- Apple iOS devices
- Android based devices

2019 Six Flags Discovery coming soon!

Member prices: \$46.00

Info you should know!

Before you request to have funds wired to or from your credit union account, call or stop by the office to get our complete wiring instructions. The credit union may not send or receive your funds if this information is incorrect.

All information for wire transfers must be accurate and complete. The credit union will not be responsible for wire transfer errors or omissions.

All outgoing wire requests must be submitted before 12:00 P.M.

To report a lost or stolen Visa Debit Card call 1-800-554-8969 or Visa Credit Card call 1-800-325-3678

Spring Flowers word Search Puzzle



Azalea	Daffodil
Anemone	Dogwood
Begonia	Fresia
Bluebell	Gardenia
Cornflower	Geranium
Crocus	Hawthorn

Hyacinth	Lily	Poppy
Impatiens	Marigold	Rose
Iris	Magnolia	Snowdrop
Jasmine	Orchid	Spirea
Jonquil	Pansy	Tulip
Lilac	Petunia	Zinnia

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



*All loans are subject to approval. NMLS#1189602