



Winter 2021

Manage your money with ease!

We make managing your money easy with an array of convenient services.



Online Banking with BillPay:

Online Banking allows you to connect with your money 24/7. View your accounts online and make deposits, withdrawals, transfers and more. In addition, our online BillPay gives you the freedom to pay bills anytime, anywhere. And when you pay at least one bill per month, it's FREE! Drop by to sign up or call us today at **(209) 825-5878**.



Fee-FREE ATMs

We offer 412,000 fee-FREE Accel and 30,000 fee-FREE CO-OP® ATMs nationwide, including 7-Eleven, Circle K, Costco, Dunkin' Donuts and Rite-Aid.

Golden Valley FCU is the perfect lender for your home loan

If home ownership is at the top of your 2021 resolutions, we can help make it a reality. The credit union you know and trust is the perfect lender for your new home. We offer:



- Conventional loans with **fixed rates**
- **10-, 15-, 20- and 30-year terms**
- **80% LTV up to \$450,000**
- **NO points** and low fees

Get prequalified before you shop!

When you get prequalified for your home loan, you will know exactly how much house you can qualify for and the monthly payment you can expect to pay. And, you will have more power to negotiate on price when you have your loan prequalification in hand. Call us at **(209) 825-5878** or drop by our office to start the process today.

Feel less taxed with a loan from Golden Valley FCU

April 15th is fast approaching. If you find yourself in need of tax relief, consider a Tax Loan from your friendly neighborhood credit union. We offer low rates, easy terms and no stress:

- Rates as low as **10.24% APR***
- Loan amounts **up to \$5,000**
- Terms **up to 12 months**

If your tax bill exceeds your deductions and you need help paying your taxes this year, stop by our office to apply or call **(209) 825-5878**.

**APR = Annual Percentage Rate. Loans are subject to credit approval.*



Consolidate credit card debt into one low Visa® rate

Transfer post-holiday balances to a Golden Valley Visa and save

When you transfer your higher-rate department store and credit card balances to us, you can pay your balances off faster, pay less interest and lower your monthly payment.

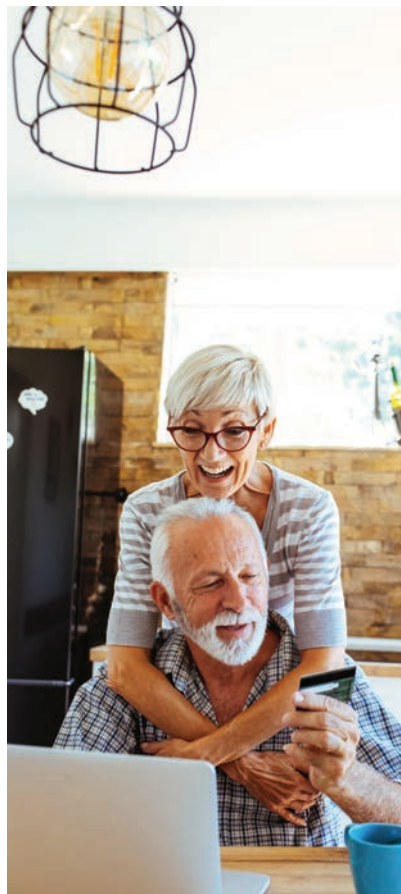
Some cards charge up to 24.99% APR or more! Just think how much you can save by transferring those balances to a Golden Valley Visa Card with:

- A **fixed rate** as low as **13.20% APR***
- **NO annual fee**
- **NO balance transfer or cash advance fees**
- Generous credit limits **up to \$10,000**

Not a cardholder? Not a problem!

Call **(209) 825-5878** or drop by our office to apply for your Golden Valley Visa today.

**Annual Percentage Rate. Loans are subject to credit approval.*



Mark your calendar for our 64th Annual Membership Meeting

When: Thursday, May 13, 2021, at 5:30 PM

Where: 409 W Center St, Manteca at Golden Valley's main office

Why: As a member-owner, you're an important part of this credit union

Don't miss this opportunity to meet up with your credit union's management team, Board of Directors and staff members who serve your day-to-day financial needs. We will introduce your elected officials, share information about "what's new", serve refreshments and conduct a drawing for some great door prizes.

Volunteers needed

Representing your fellow members by serving on Golden Valley FCU's Board of Directors is a worthy cause and provides valuable knowledge. If you know you can make a positive difference on the Board or Supervisory Committee, send your name to the **Nominating Committee at: 409 W Center St, Manteca, CA 95336.**

Account information notice

Reminder to update your beneficiaries

Contact us immediately, if you need to update or change your beneficiaries on your account or have a new address or contact information.

CONTACT US

(209) 825-5878

Fax: (209) 825-8162

www.goldenvalleyfcu.org

LOCATION

Manteca Office

409 W. Center Street

Manteca, CA 95336

HOURS

Monday-Thursday:

9:30 am-5 pm

Friday: 9 am-6 pm

HOLIDAYS

New Year's Day

Friday, January 1, 2021

Martin Luther King, Jr. Day

Monday, January 18, 2021

Presidents' Day

Monday, February 15, 2021

Access your accounts or get money anytime with:

- Internet Banking at www.goldenvalleyfcu.org
- Fee-FREE cash withdrawals at over 30,000 CO-OP® ATMs and 412,000 fee-FREE Accel ATMs nationwide. For ATM locations, visit www.co-opfs.org and accelnetwork.com/accel-atm-cash-locator.html



This credit union is federally insured by the National Credit Union Administration.

All loans subject to approval.
NMLS# 1189602