



## Roll into spring with a new set of wheels

If your current auto is costing you more in repeated repairs than you are willing to pay, maybe it's time for a new one. This is the perfect time to consider replacing it with either a new or used auto that offers more style, safety and peace of mind.

Golden Valley has both new and used autos with LOW, LOW rates and great terms:

- Rates as low as **2.49% APR\*** for new or used
- Terms up to **84 months**
- **Low or no down payment** options

Drop by our office or call **(209) 825-5878** to get a low-rate loan for your next car.

*\*APR = Annual Percentage Rate. Stated rate is based on excellent credit. Other rates and terms are also available. Used car loans are available on model year 2011 or newer. Loans are subject to credit approval.*

Spring 2021

## Make Golden Valley's low-rate Visa® your go-to card

Having a credit card handy for unexpected expenses is wise. It's also convenient for those times when you want to keep a record of your expenses, such as a family vacation or clothes shopping for the kids. Plus, purchases made with a credit card generally come with purchase insurance, which is particularly important when you are doing most of your shopping online.

### Not all credit cards are created equal

Many cards come with extremely high rates, annual fees, fees for cash advances or balance transfers, automatic rate hikes when your payment is as little as one day past your due date, and other types of hidden fees.

You'll find the Golden Valley Visa Card is different from those cards described above.

Our card comes 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
- And much more!



Call **(209) 825-5878** or drop by our office to apply for your Golden Valley Visa today, and feel secure knowing you have the best card around.

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## Our Kids Club just got better!

At Golden Valley FCU, we believe the best way to create financially wise adults is to start teaching them when they are young. That's why, effective immediately, we are enhancing our Kids Club to include an incentive program that pays your kids, teens and college graduates for good grades. The money is deposited into the student's Golden Valley savings account.

Incentives are paid on semester grades (2 times a year) for core classes only, including English, Math, History, Science, Foreign Language and Economics. Payments for a maximum of \$20 per semester work as follows:

### Kindergarten to Third Grade

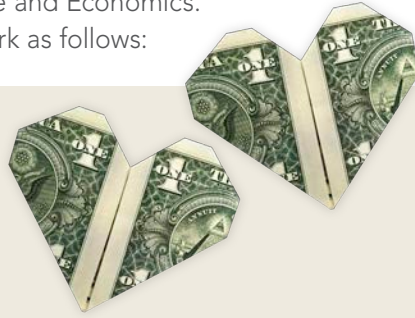
- Excellent = \$2 • Satisfactory = \$1

### Fourth to 12th Grade

- A or A- = \$5 • B or B- = \$2

### Graduating College Students

- 2-year college grads receiving an AA degree with a 3.0 or higher GPA = \$100
- 4-year college grads receiving a BA or BS with a 3.0 or higher GPA = \$150



Get your kids started today on their journey to a financially successful future!

## Need a Personal Loan? We've got you covered!

Everyone needs a helping hand sometimes. Whether you need help with taxes, want to make some needed home improvements, are considering consolidating your debt into one low monthly payment, or for any good reason—your credit union is here for you. We offer:

- Rates as low as **10.24% APR\***
- Terms up to **48 months**

For more information or to apply for a personal loan today, call us at **(209) 825-5878** or drop by our office. At Golden Valley FCU, our only purpose is helping you with your financial needs.

*\*APR = Annual Percentage Rate. Stated rate is based on excellent credit. Other rates and terms are also available. Loans are subject to credit approval.*



## Account information notice

### Tax refund member information

Please be aware that only you or your joint owner can have a tax refund sent to your account. To do so, you will need to include your account number and Golden Valley FCU's routing number ABA 321172992 on your tax return.

## CONTACT US

(209) 825-5878

Fax: (209) 825-8162

[www.goldenvalleyfcu.org](http://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

Our office will be closed in observance of the following holidays:

### Memorial Day

Monday, May 31, 2021

### Independence Day

Monday, July 5, 2021

Access your accounts or get money anytime with:

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

VISA



accel



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

All loans subject to approval.  
NMLS# 1189602