



Spring 2022

## April is a taxing month for us all



It's probably happened to most of us at one time or another. After doing your taxes, you find you owe much more than you expected. If this tax season finds you stressing over a tax bill that exceeds your ability to pay, Golden Valley is here to help.

## Tax loans are available now!

You'll meet your tax obligation easily and affordably with a Golden Valley Tax Loan at a rate as low as **8.00% APR\*** and **12 months to repay**. Call us today at **(209) 825-5878** and breathe easy.

\*APR = Annual Percentage Rate. Rates are based on your credit rating.

## Mobile check deposit is HERE!

Our Mobile Banking app lets you check balances, pay bills, review your transactions and account history, and transfer money between accounts. **Plus, you can now deposit checks** using your iPhone or Android devices:

- 1) Visit [www.goldenvalleycu.org](http://www.goldenvalleycu.org) or your App Store to download our Mobile App
- 2) Contact us at **(209) 825-5878** or [memberservices@goldenvalleycu.org](mailto:memberservices@goldenvalleycu.org), or drop by to set up Mobile Check Deposit
- 3) Open the Mobile Banking app and tap on "Deposit"
- 4) Tap on the account you are depositing to and enter the amount of your check
- 5) Take a picture of the front and back of your check
- 6) Tap "submit" and you are done

Get started using Mobile Banking with check deposits today. It's free and secure!



## Electrifyingly low auto loan rates

Are you considering a hybrid or electric car? With the high cost of gas, hybrids can save you money every time you fill up your tank. With an electric vehicle, you will never need to fill up again—just plug it in! And, as the new models of electric vehicles expand the travel miles between each charge (250-300 miles), the convenience factor goes way up!



## Electric and hybrid vehicle loan rates have never been better!

Golden Valley is now offering low rates on electric and hybrid vehicles:

- New auto rates as low as **1.99% APR\*** on terms up to **72 months**
- Used auto rates as low as **2.49% APR** on terms up to **60 months**

For more info or to apply, call **(209) 825-5878** today.

\*APR = Annual Percentage Rate. Rates are based on your credit rating and loan term. Other rates are also available.

# We're your not-for-profit financial partner

Credit Unions are not-for-profit financial cooperatives owned by you and all our members. At Golden Valley FCU, we put you first, not profits!

We do this by providing loans at affordable rates. We offer:

- **New and used car loans** as low as **2.49% APR\*** and **terms up to 84 months**
- Personal loans **as low as 8.50% APR\*** on loans **up to \$15,000** and **terms up to 48 months**
- **Visa® Card with NO annual fee, NO balance transfer or cash advance fees**
- **RV loans** as low as **8.59% APR\*** and **terms up to 180 months**
- Loans for **motorcycles** and more at **low competitive rates**
- **First and second mortgage loans** with **low rates and fees**, and **NO points**

Visit [www.goldenvalleyfcu.org](http://www.goldenvalleyfcu.org) or call us at **(209) 825-5878** for more information.



## Account information notice

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

**Need to change your Visa Debit Card PIN? Call (800) 992-3808.**

## Mark your calendar for our 65th Annual Meeting

**When:** Thursday, May 12th at 5:30 pm

**Where:** Golden Valley FCU Main Office, 409 W. Center Street, Manteca

**Why:** We will introduce your Board of Directors, Supervisory Committee and staff, share information about "what's new", serve refreshments and have a drawing for some great door prizes.

**How:** RSVP by Friday, April 29th at **(209) 825-5878**



## 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-Friday:

9:30 am-5:00 pm

## HOLIDAYS

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

### Memorial Day

Monday, May 30, 2022

### Juneteenth

Monday, June 20, 2022

### Independence Day

Monday, July 4, 2022

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