



Exciting changes at your credit union!

Our office is getting a face-lift!

We are in the process of updating our Manteca office. Drop by and let us know what you think!

Contactless Visa® Debit Cards coming soon!

Tapping to pay with your Visa contactless chip debit card is a secure way to pay, because each transaction reduces counterfeit fraud. To make a payment, your contactless chip Visa Debit Card must be placed within 2 inches of the Contactless Symbol located on the checkout terminal in order for the transaction to take place. It's that easy, and Visa will protect your payment information from fraud losses and unauthorized purchases with Visa's Zero Liability Policy.

Online Loan Applications NOW available!

You can now apply for a loan without ever leaving the comfort of your chair. Visit www.goldenvalleyfcu.org and click on **Loans**.



ADVISOR

Fall 2022

Golden Valley FCU can now serve everyone in San Joaquin County

Golden Valley FCU is a member owned, not-for-profit financial institution that has served the needs of many in this community since 1957. Now, with a newly expanded charter, we can serve the financial needs of anyone who lives, works or worships in San Joaquin County.

You already know the many benefits of banking with Golden Valley FCU. However, please tell your family members, neighbors and coworkers who could benefit from a financial institution that offers the same services as Big Banks, but with better rates and NO fees, including:

- Low rates on auto and personal loans
- Low rates and NO points on home loans
- FREE Home Banking and Mobile Banking with mobile check deposits
- Visa Credit Cards with NO annual fees
- And SO much more

We are here to serve!



Find the joy in your holiday season with a Golden Valley Holiday Loan!



When holiday shopping, entertainment and travel to grandma's house put a strain on your budget, Golden Valley's holiday loan special can help put the joy back into your season.

Our holiday loans are an affordable way to get the funds you need at a much lower cost than high-rate department store cards or higher-rate credit cards:

- Rates as low as 10.24% APR*
- Terms up to 12 months

Call us at (209) 825-5878 or apply online today at www.goldenvalleyfcu.org for your holiday loan!

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

Golden Valley's Visa® Card comes with rates as low as 9.99% APR

Most of us use our credit cards more frequently over the holiday season than at any other time of the year. Between gift purchases, dinners out with friends or travel to celebrate holidays with family, it's easy to increase card balances quickly.

Card consolidation can save you a lot of money!

The best way to deal with multiple card balances and payments is to consolidate all of the balances into one lower-rate credit card. That's where we come in. Golden Valley's



Visa Card comes with a low rate and no hidden fees:

- A fixed rate as low as **9.99% APR***
- **NO annual fee**
- **NO balance transfer or cash advance fees**
- **Generous credit limits**

Call **(209) 825-5878** or visit **www.goldenvalleyfcu.org** to apply and/or consolidate all of your card balances into one low monthly payment today.

**APR = Annual Percentage Rate. Rates and limits are subject to credit approval.*

Our holiday skip-a-pay is a great way to improve your cash flow

We are making our annual offer to skip your upcoming November, December or January loan payment to help ease the stress of extra holiday-related expenses.

This offer applies to personal or auto loans only, but excludes Visa cards, RE loans, line of credit loans and Direct Deposit loans. Your loans must be current and there is a \$25 fee for each loan skipped. Simply complete the form below and mail or drop it off along with \$25 for each loan for which you are applying to skip:



Golden Valley FCU Holiday Skip-a-Pay

Name _____ Account # _____

Month to Skip: November December January

To take advantage of this offer, your loan(s) must be opened before October 1, 2022, and must be current. There is a \$25 fee for each loan skipped, payable with request. Visa Card, Real Estate, Line of Credit and Direct Deposit loans do not qualify under this program.

I understand that finance charges will continue to accrue at the agreed loan rate on the unpaid balance, and the skipped payment will be added to the term of my loan by the length of my extension. All requests are subject to approval. Offer expires December 31, 2022.

Member Signature _____ Date _____

Mail to: Golden Valley FCU | 409 W. Center St. | Manteca, CA 95336

We need your current information

Have you moved, changed your phone number, gotten married or divorced, need to add or remove your joint owner or beneficiary? Whatever your change, we need to know. Up-to-date account information is important to help us safeguard your account from any possible fraudulent activity. Call us at **(209) 825-5878** to update your account today.

CONTACT US

(209) 825-5878

Fax: (209) 825-8162

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:

Columbus Day

Monday, October 10, 2022

Veterans' Day

Friday, November 11, 2022

Thanksgiving

Thursday and Friday,
November 24-25, 2022

Christmas

Monday, December 26, 2022
(Observed)

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 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