



Winter 2023

Turn to us...your neighborhood Credit Union! Our only purpose is serving your financial needs

Credit Unions are special

Credit Unions offer most of the same financial products and services as Big Banks, but without the fees. Golden Valley FCU is a locally owned, not-for-profit financial institution that has served the needs of many in this community since 1957.

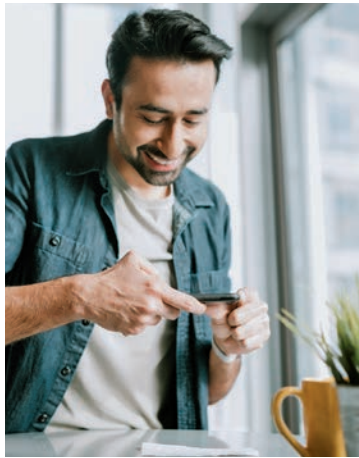
With a newly expanded charter, we now serve the financial needs of everyone who lives, works or worships in San Joaquin County. At Golden Valley FCU, we put you first, not profits!

Plus, Golden Valley is designated by the US Treasury as a Community Development Financial Institution (CDFI), which means we are totally committed to helping our community, including our lower-income members. We offer:

Loans:

- **New and used car loans** as low as **3.00% APR*** and **terms up to 84 months**
- **Electric auto loans** as low as **2.50% APR*** and **terms up to 84 months**
- **Personal loans** as low as **8.50% APR*** and **terms up to 48 months**
- **Tax loans** as low as **8.00% APR*** for **12 months**
- **Visa® Card rates** as low as **9.99% APR*** and **NO annual fee, NO balance transfer or cash advance fees**
- **Loans for RVs, motorcycles** and more at **low, competitive rates**
- **Low rate and fees, and NO points on first and second mortgage loans**
- **Online loan applications** at www.goldenvalleyfcu.org

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Mobile Banking is convenience at your beck and call!

Mobile Banking is the best way to bank without ever leaving the comfort of your home or office. With Mobile Banking, you can:

- Deposit checks
- Pay bills quickly and conveniently
- Review recent transactions and access account history
- Transfer funds between your accounts
- Find a CO-OP® or Accel Network NO-fee ATM

Download our free Mobile Banking App at the App Store or www.goldenvalleyfcu.org today.

Serving your financial needs

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Other services:

- **FREE** mobile and online banking with bill payer
- **LOW** and **NO-FEE** checking accounts
- **FEE-FREE** withdrawals at over 30,000 CO-OP® and 412,000 Accel ATMs nationwide
- **And much more!**



Make this the year you pursue financial well-being for you and your family!

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



Online loan applications NOW available!

Our goal is to make your life as easy as possible. That's why we are making it really easy for you to apply for your next loan. Now, you can apply for a loan anytime from your laptop or smartphone. Just visit www.goldenvalleyfcu.org and click on Loans. It doesn't get much easier than that!

Golden Valley's 66th Annual Meeting and Election

May 11, 2023 • 5:30 pm • Manteca office • 409 W. Center St., Manteca

We'll introduce your elected officials, share information about "what's new", serve refreshments and have a drawing for great door prizes.

Volunteers wanted!

Golden Valley FCU is seeking dedicated volunteers to help govern the Credit Union as a member of the Board of Directors. If you are a member in good standing and interested in serving on the Board for your Credit Union, you must be nominated by petition signed by at least 30 members of Golden Valley. Petitions are available from our office. Deadline for submission of petitions is March 3, 2023. There will be no nominations from the floor. Petitions must be sent to: **Nominating Committee, 409 W. Center St., Manteca, CA 95336**



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.

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 in 2023:

New Year's Day (Observed)

Monday, January 2

Martin Luther King, Jr. Day

Monday, January 16

Presidents' Day

Monday, February 20

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

VISA



accel



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

All loans subject to approval.
NMLS# 1189602