



## Need a bit more appreciation in your life?

Golden Valley FCU fully appreciates our members, and we know we wouldn't exist without you! To show you how much you mean to us, we dedicate a special day just to you. Our Board of Directors, Supervisory Committee and staff would like to invite you to join us:

### Member Appreciation Day Friday, Sept. 29

Please drop by and visit us  
9:30 am to 5:00 pm.

#### Lunch is on us!

If you can't make it for lunch, we will have food available throughout the day.



Thank you for continuing to choose us as your financial partner. Your loyalty and trust mean everything to us!



ADVISOR

Summer 2023

## Golden Valley makes banking easy!

"Busy" seems to be the definition of our active daily lives. Golden Valley FCU understands the challenges of "getting it all done." That's why we've added more ways for you to do business with us without leaving the comfort of your home.

### Here are our top three new services for simplifying your life:

**Online loan application:** You can now apply for a loan with us by clicking on a link on our Website. It's an easy way to apply for an auto, a Visa card or any other of our low-cost loan products (home loans excluded). Visit [www.goldenvalleyfcu.org](http://www.goldenvalleyfcu.org) and click on the Online Loan Application Banner under the main menu.

**Online Mobile Banking:** Mobile Banking allows you to check balances, pay bills, review transactions and account history, transfer money between your accounts *and deposit checks* using your iPhone or Android devices. It's free and secure!

**Open a new account online:** Joining Golden Valley just got easier. Now you can do it online! If you have a family member or co-worker who could benefit from the low-cost products and services at Golden Valley FCU, tell them to visit us online. It's free and easy to join at: [www.goldenvalleyfcu.org](http://www.goldenvalleyfcu.org) and click on "Open New Account Online" at the top of the page.



## Meet the Golden Valley Board of Directors

Thanks to everyone who attended our Annual Meeting and Elections on May 11th, where the following Board of Directors was elected:

**Michael Edward**, President

**Mary Duff**, Treasurer

**Connie Jones**, Secretary

**Howard Holtzman**, Director

**Chuck Crutchfield**, Director

**David Martin Sr.**, Director

## Golden Valley's Visa® Card is great for summer travel

All credit cards are not alike. Some come with lots of fees and interest rates that can exceed 21% APR. Not ours, however. We offer:

- **A fixed rate as low as 9.99% APR\***
- **NO annual fee**
- **NO balance transfer or cash advance fees**
- **Generous credit limits up to \$15,000**
- And much more!



Having a low-rate Visa card in your pocket while traveling is a great safety net against unexpected expenses. Call **(209) 825-5878** or apply at [www.goldenvalleyfcu.org](http://www.goldenvalleyfcu.org) and click on the Online Loan Application Banner under the main menu.

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

## It's summertime—the perfect time for a car trip!

What's better than driving a new car for the first time—windows down, music up, all the bells and whistles in full working order? Golden Valley FCU can help make the new car experience affordable with our low-rate new and used vehicle loans:



### **New and used electric and hybrid vehicle loans:**

- Rates as low as **4.75% APR\***
- Terms up to **84 months**

### **New and used gas powered vehicle loans:**

- Rates as low as **5.25% APR\***
- Terms up to **84 months**

Your new car awaits! For info, call **(209) 825-5878** or apply at [www.goldenvalleyfcu.org](http://www.goldenvalleyfcu.org) and click on the Online Loan Application Banner under the main menu.

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

## Great rate, plus security...special Certificate rate of 4% APY\* for 12 months

When you need to increase the earnings on your savings AND want your deposits safely insured, Golden Valley FCU is the place! We are offering a Special Rate Certificate for a limited time only:

- **4% APY** for a 12-month term
- Applies on deposits of \$500 to \$5,000 (New Money Only)
- **Federal savings insurance up to \$250,000**

Don't wait to take advantage of this great rate. Call us today at **(209) 825-5878**.

*\*APY = Annual Percentage Yield. Penalty may apply for early withdrawal. Offer is subject to change. The stated rate is available for a limited time only.*

### 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 in 2023:

#### **Independence Day**

Tuesday, July 4

#### **Labor Day**

Monday, September 4

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 [www.accelnetwork.com/en/locator.html](http://www.accelnetwork.com/en/locator.html)



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

All loans subject to approval.  
NMLS# 1189602