

Valley Advisor

A Publication for the Members of Golden Valley FCU

Fall 2011

Escape the grips of Check-Cashing with a Direct Deposit Loan

As the worldwide credit crunch continues to wreak havoc in markets here and abroad, it is becoming increasingly difficult for people to obtain small loans that were once available to almost anybody with a pulse. Due to the high demand for quick easy money, check-cashing and payroll advance companies are now thriving. While they are providing a much needed service to many of our members, it comes at a high cost. That cost, if calculated as an annual percentage rate, often times is in excess of 100%.

Seeing so many of our members paying that amount in interest has gotten our attention, and we now offer an excellent alternative.

Our newest loan program, the Direct Deposit Loan, is available to the vast majority of our members and does not require a credit check. Often times we can have funds available to you the same day.

For more information on this money saving alternative contact the Credit Union today.

Are You Ready to Make a Difference?

Golden Valley is currently seeking three volunteers to serve on the Board of Directors. The Board oversees management practices to ensure the financial stability of your Credit Union. If you are interested in serving, please submit a resume or detailed letter of interest to:

Supervisory Committee
409 W. Center Street
Manteca, CA 95336

If you have questions or would like details on becoming a Board member, please contact our CEO, Gail Freer.

CONTACT US

Telephone: (209) 825-5878
Fax: (209) 825-8162
www.goldenvalleyfcu.org

MANTECA OFFICE
409 W. Center Street
Manteca, CA 95336
Monday – Thursday, 9 am – 5 pm
Friday, 9 am – 6pm

BOARD OF DIRECTORS
Michael Edward - President
Howard Holtsman – Vice President
Kathy Becker - Secretary
Carolyn Richardson - Treasurer
RV Harden - Member
Mark Abram - Member
Victor Riolo - Member

SUPERVISORY COMMITTEE
Kathleen Winslow - Chairperson
Barbara Fox - Member
Cliff Jorgensen - Member

HOLIDAYS

**Golden Valley will be closed in
observance of the following holidays:**

Columbus Day
Monday, October 10
Veteran's Day
Friday, November 11
Thanksgiving Day
Thursday, November 24
Christmas Day
Monday, December 26
New Years Day
Monday, January 2, 2012
Martin Luther King Jr. Day
Monday, January 16, 2012
Presidents' Day
Monday, February 20, 2012



'Tis the Season to be Jolly...Let us Help

The holiday season is fast approaching and there are plenty of things for you to worry about. Gifts, food, travel arrangements, and of course your crazy Uncle Bob. Rest assured Golden Valley is here to help!



Our number one goal throughout the year is member satisfaction, but the holiday season is one of our specialties. Whether you need a few extra dollars to help cover the increased expenses or a last minute Visa Gift Card we have you covered.

After recently reducing our loan rates, our Christmas Loan has never been more affordable. With a maximum limit of \$5000 and a repayment period up to 18 months you can spend more time shopping this year and less time figuring out how you will pay for it all.

Contact the Credit Union today to apply.

That takes care of everything except your crazy Uncle Bob. Happy Holidays!

A Gift for You

Visit our office the second and fourth Friday during the next three months for free coffee and donuts.



Get Pre-approved for 2.99% Today

If Santa's sleigh could use an upgrade this holiday season stop by the Credit Union to be pre-approved before heading to the dealership. For a limited time we are offering long term financing with rates as low as 2.99%*. This rate is good for both new and used vehicles and will not be around forever.

Contact the Credit Union today for more information on the lowest rates of the year.



Account Access 24/7

For the most up to date information about all of our products and services any time of the day, you can visit us online at www.goldenvalleyfcu.org.

By accessing your account online you are able to view current balances and transaction history as well as transfer funds between accounts.

You will also have access to our free Online Bill Pay service which allows you to pay all of your bills in one convenient place with just the click of your mouse.

If computers are not really your thing or you are just having a little difficulty navigating the website you can watch an online tutorial or simply stop by our office and a friendly member service representative can assist you.

Online banking offers a safe, secure and convenient way to access all of your accounts. Sign up today!

www.goldenvalleyfcu.org

The following are changes to our current fee schedule:

Negative Balance Fee (accounts with negative balance for 15 days) \$10.00	Basic Checking (monthly) \$2.00	Account History Printout \$1.00**
Online Bill Pay (if not used for the calendar month) \$2.00	Lien Satisfied \$10.00**	Stop Payment Request (if presented) \$20.00**

To report a lost or stolen Visa Debit Card call 1-800-554-8969 or Visa Credit Card call 1-800-325-3678.

Just for Fun...



See if you can find all of the seasonal themed words hidden in this puzzle. Once complete, read the remaining unused letters from left to right to reveal a special message.

- | | | |
|--------------|--------------|-----------|
| FALL | AUTUMN | LEAVES |
| PUMPKIN | THANKSGIVING | FAMILY |
| GATHERING | HOLIDAY | TURKEY |
| GIFTS | CHRISTMAS | HANUKKAH |
| KWANZAA | VETERANS | HALLOWEEN |
| CANDY CORN | CORNUCOPIA | LIGHTS |
| ELECTIONS | COLUMBUS | FIREPLACE |
| BLACK FRIDAY | COLORFUL | HAM |

F	A	L	L	W	F	I	R	E	P	L	A	C	E	I
S	A	S	E	V	A	E	L	U	F	R	O	L	O	C
H	Z	H	I	N	G	Y	O	U	L	I	G	H	T	S
S	N	O	I	T	C	E	L	E	A	N	P	D	H	Y
O	A	L	U	R	S	A	H	A	K	K	U	N	A	H
S	W	I	E	N	A	A	S	O	V	N	M	F	N	I
L	K	D	L	E	M	D	W	I	E	T	P	C	K	N
H	J	A	O	Y	L	U	A	U	T	G	K	A	S	E
H	T	Y	E	R	G	A	T	H	E	R	I	N	G	E
A	N	F	A	M	I	L	Y	U	R	D	N	D	I	W
B	L	A	C	K	F	R	I	D	A	Y	L	Y	V	O
Y	E	K	R	U	T	I	F	E	N	L	O	C	I	L
N	C	H	R	I	S	T	M	A	S	G	M	O	N	L
C	O	L	U	M	B	U	S	E	M	O	R	R	G	A
I	A	I	P	O	C	U	N	R	O	C	E	N	S	H



*2.99% is available for new and used vehicle purchases as well as refinances. Refinance loan can not be an existing GVFCU loan. Sample monthly payment for 72 month loan term is \$15.20 for every \$1,000.00 borrowed. Rate valid from 9/1/11 through 10/31/11 and is subject to change without notice. All loans are subject to approval and rate is based on credit history.

**Effective November 1, 2011.