

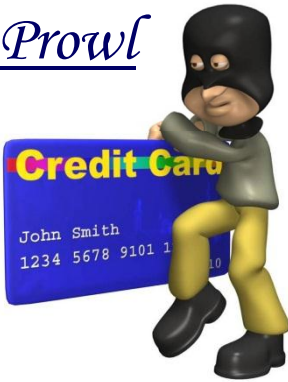
Valley Advisor

A Publication for the Members of Golden Valley FCU

Fall 2012

Caution, Thieves are on the Prowl

As the days get shorter and the nights a little cooler, we all know that a season of giving is rapidly approaching. Unfortunately, there are less than honest individuals that are included in the "we all know" group as well. These individuals are ready to take advantage of the giving nature that accompanies the holiday season even if they are not the intended recipient of your gifts.



As technology advances criminals have become slightly less inclined to simply take the items that you have already purchased. They are now more interested in your personal information which allows them easier access to purchase items fraudulently.

As you can expect, we take these situations very seriously and have multiple levels of security in place to help protect our members' funds. There are several things you can do to limit your chances of falling victim to one of these crooks.

- Be aware of your surroundings.
- Make purchases through well known businesses that also have security measures in place.
- Monitor your accounts frequently.
- Never provide account information to an unsolicited third party.
- Properly destroy and dispose of confidential documents.

If you believe your account information has been compromised please contact our office immediately for assistance.

CONTACT US

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

MANTECA OFFICE
409 W. Center Street
Manteca, CA 95336
Monday & Thursday, 9:30 am & 6 pm
Friday, 9 am & 6pm

BOARD OF DIRECTORS
Howard Holtsman - President
Mark Abram & Vice President
Victor Riolo - Secretary
Cliff Jorgensen - Treasurer
Michael Edward - Member
Carolyn Richardson - Member

SUPERVISORY COMMITTEE
Barbara Fox - Chairperson
Connie Jones - Member
Jeff Smith & Member

HOLIDAYS

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

Columbus Day
Monday, October 8, 2012
Veterans Day
Monday, November 12, 2012
Thanksgiving Day
Thursday, November 22, 2012
Christmas Day
Tuesday, December 25, 2012
New Year's Day
Tuesday, January 1, 2013
Martin Luther King Jr. Day
Monday, January 21, 2013
Washington's Birthday
Monday, February 18, 2013



Only You Can Make a Difference?

Golden Valley is currently seeking two 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:

Nominating 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.

New Online Feature

As you may have already noticed, over the past few months we have made several changes to our online banking system. While we certainly enjoy the company when our members visit the office our goal is to offer the highest level of service in the most convenient and secure way possible. Here are a few of the upgrades that we have made or will make in the near future:

- Enhanced Online Security
- View Copies of Paid Checks
- Electronic Statement Delivery(2013)

When deciding on which upgrades to make we carefully consider the desires of our members, so it is important to share your feedback with us for each new feature we release.

A Gift for You

Visit our office the first and last Friday during the next three months for free coffee and donuts.





All Aboard The Ho...Ho...Holiday Loan Express!



Be sure to catch this train before it leaves the station!



We have lowered our interest rates on both our Auto loans and Christmas loans just in time for the holiday season. So whether the gift you are giving fits nicely under the tree or needs a slightly larger space, for instance the garage, we have loan terms to keep the payment within your budget.

Christmas Loans

up to
\$5000
with rates as low as
8.49%



New and Used

Auto Loans
with rates as low as
2.49%

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.



- | | | |
|-------------|-----------|-----------|
| GINGERBREAD | GIVING | WINTER |
| CHILLY | SNOWMAN | YULE |
| CAROLS | SHARING | WARMTH |
| CIDER | CHANGING | ICICLES |
| GIFTS | BELLS | JOYOUS |
| FAMILY | FRIENDS | LIGHTS |
| COLD | FIREPLACE | GATHERING |
| ORNAMENT | SLED | PRESENTS |
| SANTA | WISHLIST | TREE |

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



*All loans are made subject to credit approval. Rates and terms are subject to change without notice. Sample monthly payment for 72 month auto loan is \$14.97 for every \$1,000.00 borrowed. Sample monthly payment for 18 month Christmas loan is \$59.37 for every \$1,000.00 borrowed. Rates include a .50% discount for automatic transfer from GVFCU checking account. Rates without automatic transfer are 2.99% and 8.99% respectively. Promotional rates are not available for refinance of existing GVFCU loans. Contact Credit Union for additional details.