

Valley Advisor

A Publication for the Members of Golden Valley FCU

Spring 2011

Mark your Calendar...



If you are curious to hear about the performance of Golden Valley FCU in 2010 and would like to meet the staff and volunteers that keep your Credit Union running soundly, there's no better place to do it than our Annual Meeting.

In addition to our yearly progress report, we will announce election results for your 2011 Board of Directors.

There will be two positions filled, each with a three year term. The nominating committee has submitted the following names to fill the vacancies:

Kathy Becker - Incumbent

Victor Riolo - Incumbent

Credit Union bylaws also permit nominations from the floor.

Our 2011 Annual Membership Meeting will be held on Thursday, May 19, 2011 at 5:00 PM in the branch lobby. Reservations are required. Make yours today by calling (209) 825-5878.

Please take this opportunity to enjoy some refreshments, learn how your Credit Union fared in 2010 and to interact with our volunteers and staff. Door prizes will also be raffled to a few lucky members in attendance. We hope to see you there!

Top Secret Information

At Golden Valley FCU we understand that you, as our member, trust us with some of your most confidential information. Enclosed in this statement you will find a copy of our Privacy Policy for your review. Please take a few minutes to read over this policy and feel free to contact any of our member service representatives if you have any questions or concerns.



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:

Memorial Day

Monday, May 30

Independence Day

Monday, July 4

Labor Day

Monday, September 5

Columbus Day

Monday, October 10

Veteran's Day

Friday, November 11

Thanksgiving Day

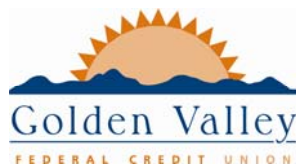
Thursday, November 24

Christmas Day

Monday, December 26

New Years Day

Monday, January 2, 2012



At Golden Valley, We're Here for You

If you are considering purchasing anything on credit in the near future, we highly recommend viewing a copy of each of your three major credit reports prior to visiting the local car lot or appliance center to complete the transaction.

Reviewing your credit report prior to making these types of purchases can help you to better negotiate the transaction as well as identify any information that has been inaccurately reported.

The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies – Equifax, Experian, and TransUnion – to provide you with a free copy of your credit report, at your request, once every 12 months. The FCRA promotes the accuracy and privacy of information in the files of the nation's consumer reporting companies.

Your free credit report may be obtained by visiting www.annualcreditreport.com



While obtaining the credit report is free and fairly easy, understanding the information included in each report can be quite difficult. That's where we come in.

Our experienced lending staff has the ability to review these documents thoroughly and provide helpful information on how to improve your credit score.

You may be asking yourself, "Why would the Credit Union want me to improve my credit score and qualify for lower rates on their loan products?"

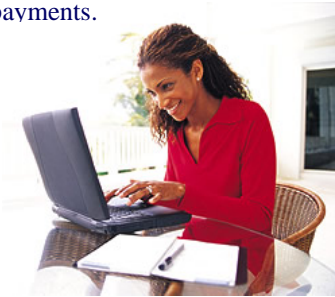
The answer is quite simple. Because it's the right thing to do!

Contact the Credit Union today to setup an appointment for your one-on-one review.

Internet Banking

Online Banking is simple and intuitive to use, and gives you 24/7 access to all of your accounts in one place, helping keep better track of your money. You can also easily transfer money between accounts as well as view past statements and pay your Golden Valley FCU loan payments.

If you have not already signed up for this service, please contact a member service representative and sign-up today.



www.goldenvalleyfcu.org

You need it, We have it

Will you be purchasing a new or used car, truck, boat, motorcycle, or motorhome soon?

If so, contact one of our friendly loan officers for more information about being pre-approved for any of our low rate loans to save you time at the dealership and money for years to come.

Already purchased, but unsure if you received the rate and terms to fit your needs? Not a problem! Ask about our easy refinancing options available exclusively to our members.

Don't hesitate, call today! We have **MILLIONS** of dollars to lend.*

Coming Soon...



Watch for it on our website
www.goldenvalleyfcu.org

Along with Online Bill Pay, there will be additional changes to your Golden Valley checking account in the near future. Please see the enclosed notice for further information.



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

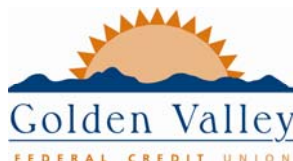
Just for Fun...

See if you can find some of the products and services that we offer along with other terms we use here at Golden Valley FCU.



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|----------|----------|-------------|
| LOANS | SHARES | PRIVACY |
| IRA | DEPOSIT | MORTGAGE |
| VISA | CHECKING | WITHDRAWAL |
| MEMBER | NCUA | CERTIFICATE |
| GIFTCARD | DRAFT | COMMUNITY |

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



*All loans are subject to Credit Approval. Rates and Terms are subject to change without notice. Loans will only be granted to members in good standing with a minimum share deposit of \$20.00. Please contact the Credit Union for additional information.