

Valley Advisor

A Publication for the Members of Golden Valley FCU

Spring 2012

What's in it for me?

While many of the big banks across the nation increase fees exponentially to help build their bottom line, you, like most

Americans, are left scrambling to balance your budget and asking yourself, "What's in it for me?"



Well, membership with Golden Valley FCU offers you so much more than waiting in long lines, to speak with an unfriendly teller, to deposit your money, just to have it taken away in fees.

We take pride in the community we serve and understand that our members are people with specific financial needs, not just numbers creating a bottom line. Along with striving to provide the highest level of member satisfaction in our office, we look to offer our members additional benefits as well.

These items include but are not limited to:

- Free ATM access at more than 28,000 ATM machines nationwide
- Discount Theme Park Tickets
- Discount Vacation Packages
- Free Checking*
- Low Rate Loans

So the next time a friend or family member is complaining about the fees or services offered by their current bank, take a minute to let them know that at Golden Valley FCU we offer our members a variety of products comparable to the big banks and provide them with a level of service higher than any other.

When referring a friend or family member you can be confident that we will provide them with the same service you have grown to know and love at Your Neighborhood Credit Union!

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

Barbara Fox - Chairperson
Cliff Jorgensen - Member
Connie Jones - Member

HOLIDAYS

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

- Memorial Day**
Monday, May 28, 2012
- Independence Day**
Wednesday, July 4, 2012
- Labor Day**
Monday, September 3, 2012
- 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 Years Day**
Tuesday, January 1, 2013



Time to Make Repairs

Spring has sprung and the cleaning has begun. If the annual deep cleaning has revealed a couple of odd jobs around the house that need to be completed to spruce things up a little, a Golden Valley personal loan is just the thing to complete the job!

While the loan itself will not complete the labor intensive portion of these jobs, it will certainly make paying for it a bit easier. We currently offer personal loans up to \$5,000 on approved credit. These loans offer competitive rates and terms up to 48 months, making the monthly payments affordable for almost any budget.

So whether you are looking to paint, landscape, or remodel the bathroom, contact our loan department for the help you need to get the job done right!



We have one, do You?

If this question was referring to a brain, a mouth, or a nose 100% of our members would reply with yes. Unfortunately, only 13% of our members can reply yes to the question we have asked when referring to our Visa® Credit Card. With this statistic, we won't bother asking the question that a larger company asks (what's in your wallet?) and get straight to the facts.

Our Visa® Classic card has a low fixed rate that is the same for purchases, balance transfers and cash advances. Along with the low rate there are no application, activation, annual, or cash advance fees.

Now you can ask yourself this question while calling to apply, "Why don't I have that in my wallet?"

2012 Annual Meeting

Golden Valley Federal Credit Union will host our fifty-fifth annual meeting beginning at five o'clock in the evening, May 10, 2012. The meeting will be held at the following location:

The Rendezvous
1357 N. Main Street
Manteca, CA
(Next to Casino Real)

The evening will include light refreshments, a brief review of our annual financial statement, board elections and door prizes. This is a great opportunity to meet the individuals that keep our credit union operating smoothly.

Please RSVP by contacting our office at (209) 825-5878 before May 7, 2012.

Important Notice

You must be an active member of Golden Valley FCU and present at the annual meeting to vote.

And the Nominees Are...

The nominating committee for Golden Valley FCU has selected the following individuals as candidates for the 2012 Board of Directors Election:

Carolyn Richardson (Incumbent)

Carolyn has been a member since 1980. She has served on our Board of Directors since 2003. Prior to serving on the Board, she served eight years on the Supervisory Committee. Carolyn is a retiree from the Sharpe Army Depot and now spends her time giving back to the community through nonprofit organizations including the Sunrise Kiwanis.

Mark Abram (Incumbent)

Mark has been a member since 1996. He has served on our Board of Directors since 2000. Prior to serving on the Board, he served two years on the Supervisory Committee of Spreckels Employee Federal Credit Union. Mark is a local restaurateur and is jointly responsible for transforming the former El Rey Theatre into Kelly Brothers Brewing Co. He is an active member of the Manteca Historical Society and has previously served on the Manteca Planning Commission.

Cliff Jorgensen

Cliff has been a member since 2002. He has served on the Supervisory Committee since 2003. Cliff has been the owner operator of Cliff Jorgensen Insurance Agency a member of the Allstate Insurance Company. He is currently a board member with the Ripon Chamber of Commerce and dedicates as much time as possible to the Manteca Morning Rotary.

Jeff Smith

Jeff has been a member since 2010. He has more than twenty years of executive management experience in the high tech industry in Silicon Valley. Jeff is actively involved in our community and serves as a board member for Love INC, a local nonprofit dedicated to helping local churches in meeting the basic needs of families in our community.

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.



SPRING	FLOWERS	SHOWERS
CLEANING	SUNSHINE	EASTER
PEEPS	BUNNY	EGG
APRIL	MAY	BLOOM
COLORFUL	BREAK	RAIN
WARM	GREEN	EARTH DAY
MELTING	MOTHER'S DAY	BEES
BEAUTY	MEMORIAL DAY	DAFFODIL
TULIP	HUMMINGBIRD	DAISY

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



*Basic checking has a \$2.00 monthly surcharge. A "Free Checking" account can be established by opening a "Golden Premier" or "Golden Classic" account. A "Golden Premier" account requires a combined balance of \$5000.00 maintained in your regular shares, certificates, or IRA. A "Golden Classic" account requires primary member to be 55 or older and maintain a monthly direct deposit.