

Valley Advisor

A Publication for the Members of Golden Valley FCU

Summer 2011

Introducing your 2011 Board of Directors

Golden Valley held its 2011 Annual Meeting on May 19. Included in the evening's events was the announcement of election results for two open seats on the Board of Directors.



No nominations were received from the floor, which resulted in the re-election of incumbents Kathy Becker and Victor Riolo, who were elected by acclamation.

We would like to thank these two volunteers along with the rest of the Board of Directors for their continued dedication in overseeing the financial soundness and wellbeing of the Credit Union.

Showing our Appreciation

You and your family are cordially invited to join us in a day long celebration on Friday September 23 to thank all of our members for their continued loyalty and support.

Drinks and refreshments will be served throughout the day, along with some special offers. Feel free to bring a friend to show them how much your Credit Union does for you.



CONTACT US

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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:

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



Online Bill Pay... It's here, and Free!

Golden Valley recently partnered with iPay Technologies to offer and support our new online bill pay service. This new bill pay service offers each of our members a convenient solution to pay all of their bills electronically in one convenient and secure location. With a quick click of the mouse users can pay individuals, companies, local utilities and even transfer funds between outside financial institutions.

This service is easy to use and free with any Golden Valley checking account.

To sign up for this service and start paying your bills online, simply login to online banking and click the "Pay Your Bills" icon located at the top of the page.

Overdraft Protection

Does your Golden Valley checking account have a backup incase of overdrafts?

If not, you may want to consider adding overdraft protection. It's always a good safeguard to have in place, just in case.

With Golden Valley's overdraft protection, the line of credit is there to back you up in the event that you overdraw your account. Unlike many of the larger financial institutions, Golden Valley does not charge you an overdraft protection fee to access these funds.



Avoid the fees and hassles caused by NSF activity and give yourself some peace of mind, apply for a Golden Valley overdraft protection loan today.

New and Used Auto Loans with Rates as low as 3.74%*

As the cost of fuel continues to climb with no end in the foreseeable future, we understand that the idea of increasing your monthly payments can be daunting.

That said, and keeping our members' best interest in mind, Golden Valley has drastically reduced interest rates for long term financing on both new and used vehicles. So if you are looking to purchase a fuel efficient vehicle or simply would like to refinance to receive the lowest rates available, contact our office and start saving today.

Keep the Credit Union in the Loop

Our goal at Golden Valley is to offer all of our members the best products and services available at the lowest possible cost. To do this it is important that our records are kept up to date.

To avoid fees and the inconvenience of a possible interruption of service please advise us when you have a change of address, phone number or any other contact information.

It is also important to inform Golden Valley when you will be out of town or traveling for an extended period of time so we are able to monitor the transactions on your account accordingly.

Summer Fun Discounts

If the hot weather is making you lose your cool, maybe it's time for a break.

Golden Valley is doing its part to make family summer fun affordable by offering special price breaks on theme park tickets as well as vacation packages to several premier destinations.

So whether it's a day trip to Six Flags, a weekend at Disneyland or a Caribbean Cruise, be sure to stop by our office before purchasing your vacation package to take advantage of our special discount pricing that's available exclusively to our members.



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 summer themed words hidden in this puzzle. Once complete, read the remaining unused letters from left to right to reveal a special message.

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|-----------|------------|-----------|
| VACATION | SANDCASTLE | BEACH |
| ROAD TRIP | TOWEL | OCEAN |
| SUNSCREEN | SANTA CRUZ | LEMONADE |
| CAMPING | FISHING | SAILBOAT |
| HAWAII | SUNSHINE | SUMMER |
| FUN | WATERSLIDE | POOL |
| LOUNGING | RELAXING | BARBECUE |
| FIREWORKS | WATERMELON | SNORKLING |

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



*3.74% applies to payments being transferred from GVFCU established checking account. Rate is 3.99% without transfers from GVFCU checking account. Refinance loan can not be an existing GVFCU loan. Sample monthly payment is \$15.53 for every \$1,000.00 borrowed. All loans are subject to approval and rate is based on credit history.