

# Valley Advisor

A Publication for the Members of Golden Valley FCU

Summer 2012

## And the Winner is...

Golden Valley FCU held its 2012 Annual Meeting on May 10<sup>th</sup>. Included in the evening's events was the announcement of election results for three open seats on the Board of Directors.



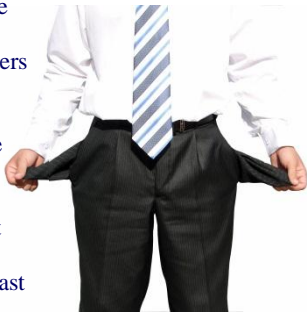
Prior to the meeting the nominating committee selected four candidates to run for the available positions. After receiving no nominations from the floor, President Michael Edward instructed the members in attendance to complete and submit their ballots.

The ballots were then counted by members of the Supervisory Committee and the election results were announced. Incumbents Mark Abram and Carolyn Richardson were reelected and Cliff Jorgensen, a prior member of the Supervisory Committee, was chosen to fill the third vacant position.

We would like to thank all of our volunteers for their continued dedication in overseeing the financial soundness and wellbeing of the Credit Union.

## It's Your Money, Don't Forget About It

Did you know that the State of California requires account holders to transact on their accounts or risk forfeiting them? State law requires that financial institutions turn over any account that has not been transacted on in the past three years.



In an effort to prevent our members' accounts from reaching this "dormant" status, Golden Valley FCU requires that each account be transacted on once every twelve months or a dormant account fee will be assessed.

Avoid the inconvenience of trying to track down your funds by gracing us with your presence at least once every year (or more if you would like).

## CONTACT US

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

**BOARD OF DIRECTORS**  
Howard Holtsman - President  
Mark Abram & Vice President  
Victor Riolo - Secretary  
Cliff Jorgensen - Treasurer  
Kathy Becker - Member  
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:

**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 Year's Day**  
Tuesday, January 1, 2013



## Direct Deposit Loans, Even Easier to Qualify

Last year, after the credit crisis had already set in and the economy continued to slip into what seemed to be a never ending downward spiral we decided to introduce a product to our members that went completely against what the big banks were offering. A loan, up to \$1500, that required no credit check and was easier to qualify for than learning to ride a bicycle. The only qualifications were to be a member in good standing, have a valid form of identification, and two years direct deposit history with Golden Valley FCU.

The program was a huge success. In fact, in a short period of time, we had provided more funds to members than we had on all of our overdraft loans which had been around for many years. Even better, we were providing much needed financing to **all** of our members, even some that otherwise would not qualify for a typical personal loan. Imagine that, a financial institution looking to help those that need help the most rather than do the easy thing and show them the door.

What could make this feel good story any better? Well, after much consideration we have made this loan even easier to qualify for. Now you will only need to have one year of continuous direct deposit history. Some may call this risky business but we firmly believe that as we continue to do right by our members they will continue to do right by us.

Besides, isn't the idea of helping **all** members, not just a select few, exactly what credit unions were founded on?

For more information about our recently improved direct deposit loan contact a loan officer today.

## Change of Address

Asking our members to jump through hoops in order to keep doing business with us is simply not our style, but this is one of those things that we consider a top priority.

To help us maintain the most up to date records and prevent unnecessary interruptions in your services please inform us as soon as possible when changing any of your contact information. This includes your address, email or phone numbers.



# There's Nothing Tricky About These Rates, New and Used Auto Loans as low as 2.49%\*

With a wave of the interest rate wand and a quick *ōPresto Change-Ōō* we have magically reduced all of our auto loan rates including those for long term financing. Okay, so maybe it didn't go quite like that, but our rates have been reduced and will not stay this low forever.

Whether you are looking to purchase a new or used vehicle or you just want to save a little extra money on your current monthly payment, Golden Valley has the loan to fit your needs.

By giving one of our loan officers as little as five minutes of your time we can have you preapproved and ready to negotiate the price of your new car with the dealership rather than worrying about the terms of your financing.

Call or stop by our office today and speak with our loan department for additional information about any of our lending products.

## Member Appreciation Day 2012



Without you, our members, there would be no Golden Valley FCU. We appreciate the opportunity that you have given us to provide you with financial services and would like to take an entire day to show our gratitude.

Please join us Friday September 28<sup>th</sup> for our annual Member Appreciation Day. Food and drinks will be provided throughout the day so stop by with a friend and share with them exactly why you have selected us as the place in your neighborhood to assist you with all of your financial needs.

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.



- |            |              |          |
|------------|--------------|----------|
| VACATION   | SPLASH       | BEACH    |
| SUNSHINE   | HEAT         | HOT      |
| CAMPING    | LAKE         | RIVER    |
| BOAT       | FISHING      | HAMMOCK  |
| FIREWORKS  | BARBECUE     | CAMPFIRE |
| WATERMELON | INDEPENDENCE | TAN      |
| SUNSCREEN  | SANDCASTLE   | CABIN    |
| TENT       | FUN          | MEMORIES |
| SMORES     | HIKE         | POOL     |

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



\* All loans and terms are subject to credit approval and funds availability. 2.49% includes a .50% discount for automatic transfer of your minimum monthly payment from a Golden Valley FCU checking account. Rate without automatic transfer is 2.99%. Sample monthly payment for 72 months is \$14.97 per \$1000 borrowed. Promotional rates are not available for the refinance of an existing Golden Valley FCU auto loan. Rates are valid July 1, 2012 through September 30, 2012 and are subject to change without notice.