

Valley Advisor

A Publication for the Members of Golden Valley FCU

Winter 2012

Were you Ready for the 2011 Holiday Season?

Did the annual shopping frenzy catch you by surprise again? Funny how that happens even though we

know it is coming and have a full twelve months to prepare. Don't let it break the bank and get the better of you this year. Open a Golden Valley Christmas Club Account and start preparing today.



With our Christmas Club Account you are able to save money easily by establishing automatic transfers or setting up a payroll deduction so you never actually see the funds. In a few short months you can have the funds for all your holiday purchases.

Beginning in October, you will have unlimited access to withdraw what you have saved throughout the year and start your shopping early.

What simpler way can there be? Try it for yourself and open a Christmas Club Account today.

Are You Ready to Make a Difference?

Golden Valley is currently seeking three 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:

Supervisory 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.

CONTACT US

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

New Years Day
Monday, January 2, 2012
Martin Luther King Jr. Day
Monday, January 16, 2012
Presidents' Day
Monday, February 20, 2012
Memorial Day
Monday, May 28, 2012
Independence Day
Wednesday, July 4, 2012
Labor Day
Monday, September 3, 2012
Columbus Day
Monday, October 8, 2012



Important Reminder

Throughout life we are often confronted with obstacles that can be difficult to overcome. A sudden death in the family can certainly be one of those things. It is important to be sure that you and your family are adequately prepared for all aspects of life, including death.

You can help save your loved ones a lot of time and hassle by simply naming a beneficiary on all of your accounts.

Please contact a member service representative, sooner rather than later, to verify that you have a beneficiary in place.

Direct Deposit

Loans...Approved!

At the end of last year we unveiled a new lending product designed to help **all** of our members. The Direct Deposit Loan was created to give our members instant access to lending products and avoid the incredibly high interest rates offered by some of the "Check Cashing" businesses.

This program has already been a great success, however we still frequently see the representatives from these businesses visiting our branch. That can only mean one thing. We have yet to reach all of our members in need of funds.

The qualifications for this loan are quite simple and no credit check is required. Stop by today and we can have up to \$1500 in your account within minutes.



Tax Day, April 15th 2012

It Will be Here Before You Know it

As the politicians in Washington D.C. look for ways to balance our Nation's budget, they have asked that the IRS aggressively collect outstanding monies that are owed to them. Now, more than ever, it is important to be sure that your taxes are completed on time.

At Golden Valley we understand the importance of this deadline and do our best to assist our members in any way possible to meet it.

Here is some information to help make tax time a little easier:

Tax related documents are issued prior to January 31st

Final day to make 2011 IRA contribution is April 15th

File your state and federal returns online FREE

Once you finish the daunting task that is income tax preparation and realize you have a small fortune coming your way, remember to provide the IRS with your Golden Valley account information for direct deposit. Our routing number is 321172992. Filing and requesting your return electronically rather than waiting for the check in the mail is more secure and can reduce your wait time substantially.

If you get to the end of your return and realize Uncle Sam is going to be looking for a few extra dollars from you this year, do not panic. We offer our members a low rate tax loan up to \$5000 for just that reason. Simply call and speak with a loan officer today for more information.

As Temperatures Drop, So do our Rates!

Oh the weather outside is frightful,
but our rates are so delightful.

Golden Valley is the place to go,
Rates are low! Rates are low! Rates are low!

While watching the mercury in the thermometer drop rapidly, we couldn't think of a better way to start the New Year than dropping our new and used car rates to a new record low.

Rates are currently as low as **2.49%***.

Call today, because like snow on the ground, this deal will not stick around forever.



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.

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|------------|---------------|-----------|
| NEW YORK | CELEBRATION | PARTY |
| CHAMPAGNE | TOAST | FREEZING |
| COLD | SNOWMAN | BLIZZARD |
| RESOLUTION | NEW YEAR | MIDNIGHT |
| TRADITION | CONFETTI | CONCERT |
| CROWDS | TIMES SQUARE | SNOWFLAKE |
| KISS | NEW YEARS EVE | CHILLY |
| GATHERING | ENTERTAIN | LIVE |

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



*2.49% is available for new and used vehicle purchases as well as refinances. Refinance loan can not be an existing GVFCU loan. Sample monthly payment for 72 month loan term is \$14.97 for every \$1,000.00 borrowed. Rate valid from 1/1/12 through 3/31/12 and is subject to change without notice. All loans are subject to approval and rate is based on credit history.