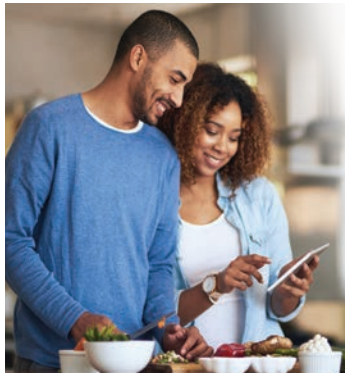




Fall 2020



You have all the controls with CardValet®

CardValet gives you the ability to protect your Debit and Credit Cards via an alert system you set and control. You can restrict purchases by location and specific merchant categories, limit the purchase amount, lock and unlock your cards and more.

Download the app from your phone's App Store and easily define when, where and how your cards can be used. Do it today!

Account information notice

Contact us immediately if you have a new address or contact information, or need to update or change your beneficiaries on your account.

Put the "ho-ho-ho" in your holidays with a low-rate Holiday Loan

If money is a little tight this season, a Holiday Loan from Golden Valley FCU may be just the answer. We offer:

- Rates as low as **10.24% APR***
- Terms up to 12 months

Visit www.goldenvalleycu.org to download an application or drop by our office to apply.

**APR = Annual Percentage Rate. \$1,000 loan at 10.24% APR for 12 months = \$86.76 per month. Loans are subject to credit approval.*



Your favorite holiday card may be our low-rate Visa®

Your Golden Valley Visa Card is the perfect shopping companion with:

- A low **FIXED** rate of **13.20% APR***
- Generous **credit limit up to \$10,000**
- **Zero liability** against fraudulent purchases and more!

Consolidate all your cards into one!

If you have higher-rate credit cards in your wallet, it's the perfect time to consolidate your card balances into a Golden Valley Visa Card:

- Pay **NO balance transfer fees** and **NO annual fee**
- Have **only ONE card payment** each month!

Stop by our office to apply or call **(209) 825-5878** for more info.

**APR = Annual Percentage Rate. Loans are subject to credit approval.*

Join us for our 64th Annual Membership Meeting

When: Thursday, May 13, 2021 at 5:30 PM

Where: 409 W Center St, Manteca at Golden Valley's main office

Why: As a member-owner, you're an important part of this credit union

After a brief Annual Membership Meeting, we will introduce your elected officials, share information about "what's new" and have a drawing for some great door prizes.

Volunteers needed

Representing your fellow members by serving on Golden Valley's FCU's Board of Directors is a worthy cause and provides valuable knowledge. If you know you can make a positive difference on the Board or Supervisory Committee, send your name to the **Nominating Committee at: 409 W Center St, Manteca, CA 95336.**



Holiday Skip-a-Payment offers a little extra jingle in your pocket

If your Golden Valley auto and/or personal loans are in good standing, you may skip your loan payment(s) for **ONE of the following months:** November, December or January. There is a **\$25 fee** for each loan you defer.

Fill out the coupon below and mail it to: **409 W. Center St., Manteca, CA 95336** or fax it to **(209) 825-8162**. Request must be received at least **10 days prior to the due date** on your loan. (Visa®, Line of Credit, Real Estate and Direct Deposit Loans are not eligible.)

Holiday Skip-a-Payment Coupon

Offer expires December 31, 2020 and all requests are subject to approval.

Name _____ Account # _____

Daytime Phone # _____ Email Address _____

(Visa®, Line of Credit, Real Estate and Direct Deposit Loans are not eligible.)

Loan # _____ Loan # _____

Loan # _____

Month to Skip: November December January

Members Signature _____ Date _____

Your loan must have been opened before October 1, 2020, and be current. Real Estate, Visa, Line of Credit and Direct Deposit Loans do not qualify under this program. There is a \$25 fee for each loan, payable the day of your request. I understand finance charges will continue to accrue at the agreed rate on the unpaid balance and that by requesting this Skip-a-Pay, I will be extending the length of my loan(s).

CONTACT US

(209) 825-5878

Fax: (209) 825-8162

www.goldenvalleyfcu.org

LOCATION

Manteca Office

409 W. Center Street

Manteca, CA 95336

HOURS

Monday-Thursday:

9:30 am-5 pm

Friday: 9 am-6 pm

HOLIDAYS

Columbus Day

Monday, October 12

Veterans' Day (observed)

Wednesday, November 11

Thanksgiving

Thursday, November 26

Friday, November 27

Christmas Eve (close at 1 pm)

Thursday, December 24

Christmas Day

Friday, December 25

New Year's Day

Friday, January 1

Access your accounts or get money anytime with:

- Internet Banking at www.goldenvalleyfcu.org
- Fee-FREE cash withdrawals at over 30,000 CO-OP® ATMs. For ATM locations, visit www.co-opfs.org.



This credit union is federally insured by the National Credit Union Administration.

All loans subject to approval.
NMLS# 1189602