



Summer 2021

New office hours

As of June 15th, our office hours have changed to Monday through Friday, from 9:30 am to 5:00 pm.



Congratulations to our Board of Directors

Thanks to everyone who attended our Annual Meeting and Elections on May 13th. With no new nominations from the floor, we elected the following volunteer officials:

Board of Directors

Roger La Presle, President

Michael Edward,
Vice President

Mary Duff, Treasurer

Connie Jones, Secretary

Cliff Jorgensen,
Asst. Secretary

Carolyn Richardson, Member

Howard Holtsman, Member

Ready for a road trip, but need a dependable ride?

It's been a long time since we've been able to travel for leisure. However, as things are returning to normal, travel is once again becoming an option.

If you are itching for a long road trip, but aren't sure your current vehicle is up to it, we've got a SPECIAL auto loan rate for new or used cars:

- Rates as low as **1.79% APR***
- **Terms up to 84 months**
- **Low or no-down payment options**



Call us at **(209) 825-5878** or drop by our office for your special-rate loan. Then get ready to enjoy your summer with a new vehicle and the freedom to travel.

**APR = Annual Percentage Rate. Stated rate is based on excellent credit. Other rates and terms are also available. Used car loans are available on model year 2011 or newer. Loans are subject to credit approval.*

We appreciate you...let us show you how much!

We never take our members for granted. After all, you are the only reason your credit union exists. That's why we dedicate a special day every year just to you. Our Golden Valley Board of Directors, Supervisory Committee and staff would like to invite you to join us on Friday, September 24th for a special Member Appreciation Day.



**Please drop by and visit us
September 24th, 9:30 am to 5:00 pm.**

Lunch is on us!

If you can't make it for lunch, we will have food available throughout the day.

Thank you for choosing us as your trusted financial partner. Your loyalty and faith in us mean the world!

Golden Valley's FIXED-rate Visa® is the answer!

With all of the credit card offers out there, how do you know which one is the right one for you? If you are comparing cards, here are a few areas of which you need to be aware:

Fixed rate vs. variable rate: A fixed rate doesn't go up after an intro period. Unlike Golden Valley's fixed-rate Visa, most cards offer only variable rates, which change over time, usually in an upward direction.

No balance transfer fees: Most credit cards charge you to transfer balances from another card or loan to your credit card. This rate is usually 3%-5% of the balance amount. We want you to transfer your balances to your Golden Valley Visa, because it is a great way to pay off your higher-rate credit balances more quickly and save money in interest.

No cash advance fees: Many credit cards charge you a much higher interest rate on cash advances, some as high as 19% APR or more. That means, if you need to get money to your college student quickly or have an emergency that requires a cash advance, you will be paying the money back at a MUCH higher rate. We don't do that.

Golden Valley's Visa Card doesn't come with teaser rates, variable rates or hidden rates and fees. Our card comes with:

- **A fixed rate** as low as **13.20% APR***
- **NO annual fee**
- **NO balance transfer or cash advance fees**
- **Generous credit limits up to \$10,000**
- And much more!

Call **(209) 825-5878** or drop by our office to apply for your Golden Valley Visa today.

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



Mortgage rates are still low, but are sure to rise



Predictions about raising interest rates abound, but right now mortgage rates still remain low. If you are in the market for a new home, now is the time to act before the rates start to rise. Golden Valley offers access to home loans for:

- **Home purchase** – Conventional loans
- **Home refinance** – Lower your interest rate and your monthly payment.
- **Cash-out refinance or a second mortgage** to turn the equity in your home into financial buying power.

Contact us at **(209) 825-5878** or drop by our office today for more information or to apply for your home loan.

CONTACT US

(209) 825-5878

Fax: (209) 825-8162

www.goldenvalleyfcu.org

LOCATION

Manteca Office

409 W. Center Street

Manteca, CA 95336

HOURS

Monday-Friday:

9:30 am-5:00 pm

HOLIDAYS

Our office will be closed in observance of the following holiday:

Labor Day

Monday, September 6, 2021

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 and 412,000 Accel ATMs nationwide. For ATM locations, visit www.co-opfs.org and accelnetwork.com/accel-atm-cash-locator.html

VISA



accel



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

All loans subject to approval.
NMLS# 1189602