



ADVISOR

Fall 2021

## Calling All Potential Volunteers!

**Golden Valley FCU's Annual Meeting and Elections are slated for May 12, 2022.**

While that may seem a long way off, once we get past the holidays, it approaches quickly. Our Board of Directors consists of volunteers from our membership who are elected by the members to serve for 3-year terms to ensure the credit union is functioning with sound financial and management practices. The Board is also responsible for setting policies that are in the best financial interest of our members.

If you are interested in running for the Board, have questions or need more information regarding the Board responsibilities, call **(209) 825-5878**. If you feel you could represent the membership in becoming a member of the Board, please submit your resume and a letter expressing your interest and qualifications to:

**Golden Valley FCU  
Nominating Committee  
409 W Center Street  
Manteca, CA 95336**

## Happy Ho-Ho Holiday Loan!

The holidays are fast approaching. This time of the year is a great time for family get-togethers, good fun and good food. If you are feeling a bit lacking in holiday cheer this year because of finances, a Golden Valley FCU Holiday Loan could be just what you need to get in the holiday spirit.

We are offering generous holiday loans with great rates that are MUCH lower than regular department store cards:

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

Call us at **(209) 825-5878** or drop by our office for your holiday loan today!



*\*APR = Annual Percentage Rate. Stated rate is based on excellent credit. Other rates and terms are available.*

## Holiday Skip-a-Pay Can Improve Your Cash Flow

Would skipping a loan payment improve your cash flow this season? We are making our annual offer to skip your upcoming November, December OR January loan payment.

This offer applies to personal or auto loans only, and excludes Visa® cards, RE loans, Line of Credit loans and Direct Deposit loans. Your loans must be current and there is a \$25 fee for each loan skipped. Simply complete the form below and mail or drop it off along with \$25 for each loan for which you are applying to skip.

### Golden Valley FCU Holiday Skip-a-Pay

Name \_\_\_\_\_ Account # \_\_\_\_\_

Month to Skip:  November  December  January

*To take advantage of this offer, your loan(s) must be opened before October 1, 2021, and must be current. There is a \$25 fee for each loan skipped, payable with request. Visa Card, Real Estate, Line of Credit and Direct Deposit loans do not qualify under this program.*

*I understand that finance charges will continue to accrue at the agreed loan rate on the unpaid balance, and the skipped payment will be added to the term of my loan by the length of my extension. All requests are subject to approval. Offer expires December 31, 2021.*

Member Signature \_\_\_\_\_ Date \_\_\_\_\_

**Mail to: Golden Valley FCU | 409 W Center St. | Manteca, CA 95336**

# The Golden Valley Visa® Card...The Best Holiday Card You'll Receive All Season!

Whether you choose to shop online or venture out to your local area mall to fill your holiday gift list, the credit card you use to pay for your purchases will make all the difference when the bills come in January.

Golden Valley's Visa Card comes with a **low rate and no hidden fees:**

- **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.



## CardValet...Debit Card Protection from Your Mobile Phone

We've all done it—misplaced our Debit Card or accidentally left it at a restaurant or retail store while paying for your meal or purchase. The time between trying to figure out whether your card is truly lost or just misplaced can be extremely stressful.

Managing your Debit Card is much easier when you sign up for Golden Valley's CardValet app. CardValet allows you to:

- **Turn off your Debit Card**, ensuring that it can't be used by someone else while lost
- **Set spending limits** on your or your joint cardholders' transactions
- **Receive alerts** when your card is being used at any time
- **Link to other dependent accounts** to monitor spending of minors or college students, etc.

CardValet is easy to set up and easy to use. Visit [www.goldenvalleyfcu.org](http://www.goldenvalleyfcu.org) and click on CardValet for instructions. Or call us at **(209) 825-5878** for more information.

## Notice: We Need Your Current Information

**Update your account information today.** Have you moved, changed your phone number, gotten married or divorced, need to add or remove your joint owner or beneficiary? Whatever your change, we need to know. Up-to-date account information is important to help us safeguard your account from any possible fraudulent activity. Call us at **(209) 825-5878** to update your account today.

**Going on vacation? Tell us!** If you are planning a trip out of state or the country, please let us know the dates of your trip, so we won't contact you for verification and/or block your transactions when your card is being used for out-of-state purchases.

## CONTACT US

(209) 825-5878

Fax: (209) 825-8162

[www.goldenvalleyfcu.org](http://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 holidays:

### Columbus Day

Monday, October 11, 2021

### Veterans' Day

Thursday, November 11, 2021

### Thanksgiving

Thursday and Friday

November 25-26, 2021

Access your accounts or get money anytime with:

- Internet Banking at [www.goldenvalleyfcu.org](http://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](http://www.co-opfs.org) and [accelnetwork.com/accel-atm-cash-locator.html](http://accelnetwork.com/accel-atm-cash-locator.html)



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

All loans subject to approval.  
NMLS# 1189602