



## Plan to attend our 65th Annual Meeting

**When:** Thursday, May 12th at 5:30 pm

**Where:** Golden Valley FCU Main Office, 409 W. Center Street, Manteca

**Why:** We will introduce your elected officials, share information about "what's new", serve refreshments and have a drawing for some great door prizes.

### Volunteers needed

If you know you can make a positive difference on the Board or Supervisory Committee, send your name and qualifications to the Nominating Committee at: 409 W. Center St, Manteca, CA 95336.

Winter 2022

## Support your Credit Union as we support you!

Credit Unions are financial institutions, but with differences you won't find elsewhere. We are a not-for-profit financial cooperative owned by you and all our members. **At Golden Valley FCU, we put you first, not profits!**

Plus, Golden Valley is designated by the US Treasury as a Community Development Financial Institution (CDFI), which means **we are totally committed to helping our community**, including our lower income members. We do this by providing lending at affordable rates and low or no-fee services to help our members achieve their financial goals. Pursue financial wellness this year by taking advantage of Golden Valley's many low-cost loans and services, such as:



### Loans

- New and used car loans as low as **2.49% APR\*** and **terms up to 84 months**
- Personal loans as low as **10.24% APR\*** and **terms up to 48 months**
- Tax loans as low as **10.24% APR\*** for 12 months
- Visa® Card rates as low as **13.20% APR\*** and **NO annual fee, NO balance transfer or cash advance fees**
- Loans for RVs, motorcycles and more at **low, competitive rates**
- **Low rate and fees** on first and second mortgage loans

### Other services

- **FREE** mobile and online banking with bill payer
- Specialized teen, college and senior services
- **Low fee** checking
- **Fee-FREE** withdrawals at over 30,000 CO-OP® ATMs and 412,000 Accel ATMs nationwide
- And much more!



Have a happy, healthy, prosperous New Year from all of us at Golden Valley FCU!



\*APR = Annual Percentage Rate. Rates are based on your credit rating and loan term. Other rates are also available.

## Golden Valley can help you buy or refi a home



Golden Valley is here to meet your home loan needs with great rates and oh-so-livable loan features:

- Conventional loans
- First and second trust deeds
- Terms up to 30 years
- Low, competitive rates and fees
- Low down payment options

For more info, current rates or to apply, call **(209) 825-5878** today.

## Happy New Year: Mobile Banking is here!

### Golden Valley's NEW Mobile Banking app is now available

It's here! You asked and we listened: Our new Mobile Banking app for your iPhone or Android devices is currently available. Mobile Banking enables you to:

- Check balances
- Pay bills quickly and conveniently
- Review recent transactions and access account history
- Transfer funds between your accounts
- Find a CO-OP® or Accel Network NO-fee ATM
- Mobile check deposits available SOON!

Visit [www.goldenvalleyfcu.org](http://www.goldenvalleyfcu.org) or your App Store to download our new Mobile App today. It's free and secure.



## Account Information Notice

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

**Need to change your Visa Debit Card PIN? Call (800) 992-3808.**

## Join the club: Open a Christmas Club Account

Stop by the credit union to set up your 2022 Christmas Club account today. Start saving a little each month to cover next year's holiday expenses. With automatic monthly deposits, there's no easier way to build next year's holiday spending budget.



## 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:

### New Year's Eve

Friday, December 31, 2021

### Martin Luther King, Jr. Day

Monday, January 17, 2022

### Presidents' Day

Monday, February 21, 2022

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)

VISA



accel



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

All loans subject to approval.  
NMLS# 1189602