



We appreciate you!

Golden Valley FCU wouldn't exist without our members, and we never take that for granted. To show you how much you mean to us, 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:

Member Appreciation Day Friday, Sept. 30

Please drop by and visit us
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 financial partner. Your loyalty and trust mean everything to us!



ADVISOR

Summer 2022

Low rates, great terms on electric and hybrid vehicles

Now is the time to make the change

The cost of gas is going higher daily and the prospect of it going down soon is unlikely. You can take control of one aspect of this situation. With an electric vehicle, you will never need to fill up at all—just plug it in!



NEW electric and hybrid vehicle loans:

- Rates as low as **2.00% APR***
- Terms up to **84 months**

USED electric and hybrid vehicle loans:

- Rates as low as **2.50% APR***
- Terms up to **84 months**

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

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

Nothing is easier than banking from your phone! Golden Valley's Mobile Banking is safe, easy and convenient

Mobile Banking allows you to check balances, pay bills, review your transactions and account history, and transfer money between your accounts. **And now you can deposit checks** using your iPhone or Android devices. Here's all you need to know:

- 1) Visit www.goldenvalleyfcu.org or your App Store to download our Mobile App
- 2) Contact us at **(209) 825-5878** or memberservices@goldenvalleyfcu.org, or drop by to set up Mobile Check Deposit
- 3) Open the Mobile Banking app and tap on "Deposit"
- 4) Tap on the account you are depositing to and enter the amount of your check
- 5) Take a picture of the front and back of your check
- 6) Tap "submit" and you are done

Get started using Mobile Banking with check deposits today. It's free and secure!



Reinvent your space with a loan from Golden Valley FCU

Thinking about beautifying your outdoors with a drought-tolerant landscape, updating the inside with a new kitchen or expanding your living space? You can use the equity in your home to pay for it all!

Using a Second Trust Deed Loan to update your home offers:

- A **lower interest rate** than other types of loans
- **NO points** and **NO prepayment penalty**
- Terms up to 15 years
- **Tax deductible** (consult your tax advisor for details)

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



Golden Valley's Visa® Card just got even better

We dropped our rate and increased our credit limit!

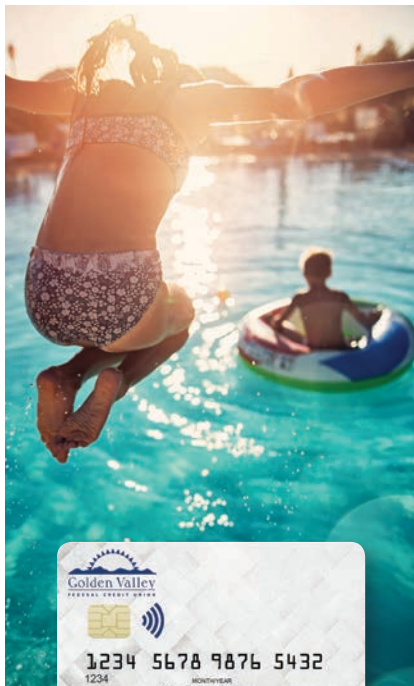
Golden Valley FCU's credit card just got even better. We have a lower rate with a higher credit limit:

- A fixed rate as low as **9.99% APR***
- **NO annual fee**
- **NO balance transfer or cash advance fees**
- Generous **credit limits up to \$15,000**
- And much more!

Be ready for summer travel... apply today

Having a low-rate Visa card in your pocket while traveling is a great safety net against unexpected expenses. Call **(209) 825-5878** or drop by our office to apply for your Golden Valley Visa today.

**APR = Annual Percentage Rate. Rates and limits are subject to credit approval.*



Congratulations to our Board of Directors

Thanks to everyone who attended our Annual Meeting and Elections on May 12th. With no new nominations from the floor, we re-elected the following volunteer officials:

Roger La Presle, President
Michael Edward, Vice President
Connie Jones, Secretary
Mary Duff, Treasurer

Carolyn Richardson, Director
Howard Holtzman, Director
Cliff Jorgensen, Director

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 holidays:

Independence Day

Monday, July 4

Labor Day

Monday, September 5

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



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

All loans subject to approval.
NMLS# 1189602