



Spring 2023



Certificate rates are on the RISE

We have great news! We have raised our Share Certificate rates, but you need to act fast—these rates are available for a limited time only. You'll receive higher competitive earnings and the security of federal share insurance up to \$250,000.

- **3.034% APY*** for 12 months on balances of \$5,000-\$50,000
- **2.524% APY*** for 12 months on balances of \$500-\$4,999
- **New money only**

For more information or to open your new Certificate, call us at **(209) 825-5878** today.

*APY = Annual Percentage Yield. Offer is subject to change. Your savings are insured up to \$250,000 by the NCUA, a government agency.

It's been a busy year at Golden Valley FCU... and it's all about YOU!

Providing you with the best financial products and services is our mission. We worked hard this past year to provide you with greater convenience and competitive rates. Here is a review.

Golden Valley FCU now serves everyone in San Joaquin County

Golden Valley FCU was approved to allow us to expand our charter. We now serve the financial needs of anyone who lives, works or worships in San Joaquin County. Let your friends, family and co-workers know they can now enjoy all of the same great financial benefits as you!

We introduced Mobile Banking with mobile check deposits

Our Mobile Banking app allows you to check balances, pay bills, review your transactions and account history, transfer money between your accounts and make mobile check deposits using your iPhone or Android devices. It's free and secure!

Visit www.goldenvalleymobile.com or your App Store to download our Mobile App.

Online loan applications are now available

To make applying for a loan easier, you can now apply at www.goldenvalleymobile.com. Click on the online loan application banner. Choose the type of loan you are applying for and apply. It's safe and it's easy.



We're Your Neighborhood Financial Partner

Golden Valley FCU is a not-for-profit financial cooperative owned by you and all our members. We put you first, not profits! We do this by providing loans at affordable rates:

- **New and used car loans** as low as **3.75% APR*** and terms up to 84 months
- **New Hybrid car loans** as low as **3.25% APR*** and terms up to 84 months
- **Personal loans** as low as **8.50% APR*** on loans up to \$15,000 and terms up to 72 months
- **Visa® Card** as low as **9.99% APR*** and NO annual fee, NO balance transfer or cash advance fees
- **Tax loans** as low as **8.00% APY** for terms up to 12 months
- **RV loans** as low as **7.50% APR*** and terms up to 180 months
- **Loans for motorcycles** and more at low, competitive rates
- **First and second mortgage loans** with low rates and fees, and NO points

For more information or to apply, visit www.goldenvalleyfcu.org or call us at (209) 825-5878 today.



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

Mark Your Calendar for Our 66th Annual Meeting

When: Thursday, May 11th at 5:30 pm

Where: Golden Valley FCU Main Office, 409 W. Center Steet, 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.

How: RSVP by Friday, April 28th at (209) 825-5878



We will miss you, Cliff!

It is with great sadness we announce the February 3rd passing of our long-time Board Member Cliff Jorgensen. Cliff began his volunteer work with Golden Valley in 2003. He served on the Board of Directors and on our Supervisory Committee during his time with us. We are deeply grateful for Cliff's support of Golden Valley FCU and our members.

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.

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 in 2023:

Memorial Day

Monday, May 29

Juneteenth

Monday, June 19

Independence Day

Tuesday, July 4

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 www.accelnetwork.com/en/locator.html

VISA



accel



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

All loans subject to approval.
NMLS# 1189602