



Need access to affordable home loans?

Golden Valley is now partnering with CU Lending to offer our members a variety of home loan options. You now have access to the following types of home loans:

- FHA Loans
- Refinance Loans
- Conventional Loans
- Jumbo Loans
- Reverse Mortgage Loans
- VA Loans
- 203 K Loans
- And much more

For information, call (888) 899-7822 or visit www.goldenvalleyfcu.culending.org.

Calling future board members

If you are interested in serving on our Board of Directors or Supervisory Committee, please send a letter of interest to: Board of Directors or Supervisory Committee, 409 West Center St., Manteca CA 95336. Elections will be held at our 2024 Annual Meeting, which is scheduled for 5/9/24.



ADVISOR

Fall 2023

Golden Valley FCU is the best place for low-cost holiday funds

The Holiday Season is upon us! Before you start your holiday shopping, consider these low-cost ways to purchase gifts, plan a trip or enjoy some holiday fun. Golden Valley offers low-rate holiday loans and Visa® credit cards.

Golden Valley's Visa Credit Card will make shopping easy and affordable with:

- **A fixed rate** as low as **9.99% APR***
- **NO annual fee**
- **NO balance transfer or cash advance fees**
- **Generous credit limits**

Our low-rate Holiday Loan is worth celebrating!

- **A fixed rate** as low as **10% APR***
- **Terms up to 12 months**



Apply now and be ready to shop by Black Friday!

Call us at (209) 825-5878 or apply online at www.mobicint.net/shp/loanapp/list.

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



Family, friends and co-workers can now join Golden Valley FCU!

We can now serve the financial needs of anyone who lives, works or worships in San Joaquin County.

New members receive free membership and earn 5.13% APY* on a \$2,000 Certificate for 12 months.

They can easily open their account online today!

**APY = Annual Percentage Yield. Penalty may apply for early withdrawal. Offer is subject to change. The stated rate is available for new members only.*

Holiday skip-a-pay provides payment relief

Every year we offer members the option to skip your upcoming November, December or January loan payment to help ease the stress of extra holiday-related expenses.

This offer applies to personal or auto loans only. 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 with \$25 for each loan 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 10/01/2023, 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 12/31/2023.

Member Signature _____ Date _____

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



Give your family the gift that lasts a lifetime!

Giving your children an easy way to learn about good saving habits and money management, regardless of their age, may be one of the best gifts they can receive. To help make this a little easier, Golden Valley has developed Youth and College Savings Accounts that help make learning about how to save money simple. Here's what we offer:



Youth Club Savings

- No monthly fee
- No fee for rolled coins
- Gifts provided for deposits (for kids up to 11)
- Incentives for semester grades

K-3rd Grade	4th-12th Grade
Excellent = \$2	A or A- = \$5
Satisfactory = \$1	B or B- = \$2

College Savings

- No monthly fee
- Visa credit card w/co-signer*
- Incentives for grades
AA with 3.0 GPA = \$100
BA or BS with 3.0 GPA = \$150

Parents can still guide the process

The best part of our youth accounts is that they allow parents to oversee the accounts, while your family member is just beginning the lessons of money management. This is a prime time for your influence in helping your youth's understanding of the value of saving, looking for no-fee, low-fee financial services, and how it all works together to allow them to receive the lowest rates on loans and the highest credit scores later in life.

**Based on creditworthiness and qualified co-signer.*

CONTACT US

(209) 825-5878

Fax: (209) 825-8162

www.goldenvalleyfcu.org

LOCATION

Manteca Office

409 W. Center Street

Manteca, CA 95336

HOURS

Mon.-Fri.: 9:30 am-5:00 pm

HOLIDAYS

Our office will be closed in observance of the following holidays in 2023:

Columbus Day

Mon., October 9, 2023

Veterans' Day (observed)

Fri., November 10, 2023

Thanksgiving Day

Thurs. and Fri.,
November 23-24, 2023

Christmas Day

Mon., December 25, 2023

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



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

All loans subject to approval.
NMLS# 1189602