



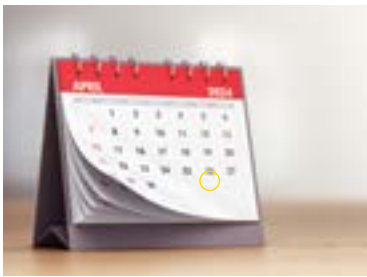
Mark your calendar for our annual meeting

When: Thursday, May 9th 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.

How: RSVP by Friday, April 26th at (209) 825-5878



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.



ADVISOR

Spring 2024

Golden Valley FCU's new website available soon!

Available early Spring, our new and improved website will be live. We feel certain you will find it to be a helpful and comprehensive financial resource, which comes with the following new features:



Savings & checking accounts

Everything you need to know about our savings and checking accounts will be at your fingertips. Our accounts are tailor made for the entire family, including kids, teens and ages 50+. We have accounts for those who are new to financial services, those who have been under-served by traditional financial institutions, and even small-business accounts. You'll also find online applications for joining or applying for most of our account offerings.

Loans & credit cards

Low-cost lending is the hallmark of credit unions and Golden Valley is no exception. You'll soon be able to find all of our auto, personal loan and credit card products, rates, financial calculators and online applications. In addition, information about our low-rate home loans to fit every need, including a no-points option, will soon be available.

e-Services

Our new website will include everything you need to know about Online Banking, online Bill Pay, Mobile Banking, Direct Deposit, ACH, our various fee-FREE ATM Networks, credit card management online, stop payments, wire transfers and more.

Visit our new website at www.goldenvalleyfcu.org and let us know what you think!

Looking for a less-taxing tax loan?

A Golden Valley tax loan may be exactly what you need to meet your tax obligation in the most affordable way. Our tax loans come with the following features:

- Rates as low as 10.24% APR*
- Terms up to 18 months to repay
- Loans up to \$5,000

To avoid IRS fees and penalties, apply online today at www.goldenvalleyfcu.org.

*APR = Annual Percentage Rate. Approval is based on creditworthiness. The loan payment for \$5,000 for 18 months at 10.24% = \$300.84 per month.

Teaching kids and teens about money is key to their future success

According to an article from CNBC published April 5, 2021, *Giving kids an early financial education pays off in the future*, "Many money problems Americans face could have been avoided if financial literacy was taught earlier...This knowledge helps create a foundation to students to build strong money habits early and avoid mistakes that lead to a lifetime of money struggles."



This is only one of many online studies that have been done on this topic, but the results are the same: Teach them young and they will be better money managers as they reach adulthood.

If that sounds a bit daunting to you as a parent, let us help. We have programs for kids, teens and college students to give them a step up on money management. Make it fun, make it rewarding, and do it while they are still living at home, so you (and we) can guide and teach them good money habits. We offer:

Youth savings accounts for ages 0-18

- **NO** monthly fee
- Competitive dividends compounded and paid quarterly
- Gifts provided for deposits for kids up to age 11
- Incentives for semester grades deposited to Youth Accounts:

K-3rd Grade

- Excellent = \$2
- Satisfactory = \$1

4th-12th Grade

- A or A- = \$5
- B or B- = \$2

College Students

- AA with 3.0 GPA = \$100
- BA or BS with 3.0 GPA = \$150

Teen checking accounts for ages 15-18

- Parent or legal guardian required as joint owner
- **NO** monthly fee
- **NO** minimum balance
- **FEE-FREE** cash withdrawals at 30,000 CO-OP® ATMs and 412,000 Accel ATMs available nationwide, including 7-Eleven ATMs
- **FREE** Visa® Debit Card
- **FREE** Online Banking
- **FREE** Online Bill Pay, if used at least once per month
- **FREE** Mobile Banking
- Visa® Card with co-signer for youth over 18

Open accounts for your youths today at www.goldenvalleyfcu.org.

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 2024:

Memorial Day

Monday, May 27

Juneteenth

Wednesday, June 19

Independence Day

Thursday, 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