



New member Certificate earns 5.15% APY for 12 months

If your spouse, adult children, friends or co-workers live, work or worship in San Joaquin County, they are now eligible to receive the same great financial benefits that you enjoy. And for a limited amount of time, they can take advantage of an excellent rate of **5.15% APY*** on a \$2,000 new member Certificate for 12 months. Pass it on!

Dormant account notice

Accounts with no activity for three years are labeled "inactive" or "dormant." Once this occurs, unless you contact us or make a transaction to the account, the money in the account must be turned over to the State of California.

If you have an account with Golden Valley FCU that has been inactive for an extended period, make a deposit, take out a loan or contact us as soon as possible. Keep your money working for you!



ADVISOR

Winter 2024

Regardless of your financial need, Golden Valley FCU is here for you!

Credit unions offer most of the same financial products and services as Big Banks, but without the fees. Plus, credit unions are owned by their members—that means you! We're local, we're not-for-profit and our only purpose is to provide our members with the highest quality of services, the lowest rates on loans, personal service when you need it, and free, secure digital services when you don't. We offer:



Loans:

- New car loans as low as **6.50% APR*** and terms up to 84 months
- Used car loans as low as **7.50% APR*** and terms up to 84 months
- New Electric auto loans as low as **6.00% APR*** and terms up to 84 months
- Used Electric/Hybrid auto loans as low as **6.50% APR*** and terms up to 84 months
- Personal loans as low as **10.00% APR*** and terms up to 48 months
- Tax loans as low as **10.00% APR*** for 12 months
- Visa® Card rates as low as **9.99% APR*** and **NO** annual fee, **NO** balance transfer or cash advance fees
- Education loans

Other services:

- **FREE** mobile and online banking with bill payer
- Low- and no-fee checking accounts
- Fee-FREE withdrawals at over 30,000 CO-OP® and 412,000 Accel ATMs nationwide
- Online loan applications with eSignature now available

The New Year is the perfect time to compare your current financial services with those available to you at Golden Valley FCU. Once you see the difference, we can help transfer your accounts to us. It's easier than you think!

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

Mobile banking is easy, secure and free!

With Golden Valley's mobile banking, you can conduct your financial business with us from anyplace, anytime.

- Deposit checks
- 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

Visit www.goldenvalleyfcu.org or your App Store to download our free Mobile App today.



Need a home loan? See us first!

We have partnered with CU Lending to make the following types of loans available to our members:

- First-time homebuyer loan
- VA loan
- Fixed-rate balloon loan
- Fixed-rate temporary buydown loan
- Interest-only mortgage loan
- Adjustable-rate mortgage loan
- Low down-payment options
- Home equity loan
- Investment property loan
- Second-home loan
- Reverse mortgage loan and more!



Golden Valley's 67th annual meeting and election

Mark your calendar for **May 9, 2024, at 5:30 pm** for our upcoming annual meeting at our **Manteca office, 409 W. Center Street**. It's a great opportunity to meet your elected officials, find out "what's new", enjoy refreshments and possibly win some great door prizes.

Volunteers wanted!

Golden Valley FCU is seeking dedicated volunteers to help govern the credit union as a member of the Board of Directors. If you are a member in good standing and interested in serving on the Board for your credit union, you must be nominated by petition signed by at least 30 members of Golden Valley. Petitions are available from our office. Deadline for submission of petitions is March 3, 2024. Petitions must be sent to: **Nominating Committee, 409 W. Center Street, Manteca, CA 95336**. There will be no nominations from the floor.

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:

New Year's Day

Monday, January 1

Martin Luther King, Jr. Day

Monday, January 15

Presidents' Day

Monday, February 19

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