



We are celebrating  
**YOU** on Friday,  
September 27th!

**Member  
Appreciation Day**

September 27th  
9:30 am to 5:00 pm

Drop in for lunch or anytime you can make it. We will have food available throughout the day.

Serving your financial needs is both our vision and our mission. To show you how much you mean to us, we dedicate a special day every year to you. Your loyalty and trust mean the world to us! Thank you for continuing to choose us as your financial partner.



Summer 2024

## Did someone say, "road trip"? It might be time for Golden Valley's summer Auto Loan special!

Whether your family is taking the time-honored summer road trip or you are simply ready for a new set of wheels, our summer Auto Loan special may be the answer. Here's the deal:

### New 2023-2024 models:

- Rates as low as **5.50% APR\***
- Terms up to 84 months
- Mileage up to 1,000 only for this offer

### Used autos:

- Rates as low as **6.50% APR\***
- Terms up to 84 months
- Applies to vehicles with a maximum of 100,000 miles



**Act fast! These rates are only available until August 30, 2024.** Apply online today at [www.goldenvalleycu.org](http://www.goldenvalleycu.org) or call (209) 825-5878 for more information.

\*APR = Annual Percentage Rate. Rates and limits are subject to credit approval. Lowest stated rates are for 60-month terms. Add .50% for 72-month terms or 1.00% for 84-month terms.

## Golden Valley's Visa® is the perfect companion for summer travel

Summer is made for vacations. It's a great time to get away, relax and reconnect with family or friends to create new memories. Our Visa card can help make your vacation worry free, and is also very budget friendly when you get back home. Our Visa card comes with:

- 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!



Make sure you have our Visa card in your wallet before you leave home. Apply online today at [www.goldenvalleycu.org](http://www.goldenvalleycu.org) or call (209) 825-5878 for more information.

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

## Tell your family and friends about Golden Valley FCU and our special New Member Certificate at **5.13% APY\***

Did you know your family members are all eligible to join Golden Valley FCU, regardless of where they live? If you are a member, they can join through you.

If you have friends, neighbors or co-workers who live or work in San Joaquin County, they are also eligible to join! Please let them know that we offer most of the same services as Big Banks, but with better rates and none of the fees.

They can join online today at [www.goldenvalleyfcu.org](http://www.goldenvalleyfcu.org) for:

- New Member Certificate up to \$2,000 at **5.13% APY for 12 months**
- **Low rates** on auto and personal loans
- **Low rates** and **NO points** on home loans
- **FREE** Home Banking and Mobile Banking with mobile check deposits
- Visa® Credit Cards with **NO annual fees**
- And SO much more

*\*APY = Annual Percentage Yield. Penalty may apply for early withdrawal. Offer is subject to change. The stated rate is available for new members only. \*\*You are eligible to join if you live, work or worship in San Joaquin County or are a family member of a current Golden Valley FCU member. There is no fee for becoming a member.*



## Welcome to Golden Valley FCU's new website

All things "Golden Valley FCU" are now available at your fingertips from your desktop, iPad or smartphone. You will find all of our financial products and services information. Plus, you can open an account or apply for a loan online and more. Simply log-in to [www.goldenvalleyfcu.org](http://www.goldenvalleyfcu.org) and see. If you haven't already, try it today—we think you're going to like it!



## Meet our Golden Valley Board of Directors

Thanks to everyone who attended our Annual Meeting and Elections on May 9th. Here is our current Board of Directors:

**Michael Edward**, President  
**Connie Jones**, Vice President  
**Mary Duff**, Treasurer

**Chuck Crutchfield**, Secretary  
**David Martin, Jr.**, Assistant Secretary  
**Howard Holtsman**, Director

## CONTACT US

(209) 825-5878

Fax: (209) 825-8162

[www.goldenvalleyfcu.org](http://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:

### Independence Day

Thursday, July 4

### Labor Day

Monday, September 2

Access your accounts or get money anytime with:

- Internet Banking at [www.goldenvalleyfcu.org](http://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](http://www.co-opfs.org) and [www.accelnetwork.com/en/locator.html](http://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