



ADVISOR

Fall 2024



Ready, set, shop! Get your low-cost holiday loan here

Need a little extra joy in your holidays this year? Consider a Golden Valley holiday loan. With all of the gift giving, holiday travel and celebrations with friends and family, we can all occasionally use a little help with holiday expenses. We're here to help. Our holiday loan offers:

- Rates as low as 10% APR*
- Borrow up to \$1,500
- Terms up to 12 months

Apply online today at goldenvalleyfcu.org or call (209) 723-4286 for more information.

**APR = Annual Percentage Rate. Stated rate is based on excellent credit. Loans are subject to credit approval.*

Light up your holidays with a Golden Valley Visa® Card; rates as low as 9.99% APR*!

Our Visa offers a string of delightful benefits!

Don't use higher-rate department store cards for holiday shopping. Why pay 22% or more, when you can use your low-rate Golden Valley FCU Visa for all of your holiday expenses? It comes with:

- NO annual fee
- NO balance transfer or cash advance fees
- Generous credit limit up to \$15,000

Apply for your card now before Black Friday

If the day after Thanksgiving is your favorite time to shop for holiday deals, apply for a Golden Valley Visa Card online today at goldenvalleyfcu.org. You'll have your card in hand the moment the holiday sales go live.

**APR = Annual Percentage Rate. Loans are subject to credit approval. Your rate will be determined by your credit history.*



Splitting the check just got easier! Moli is the new mobile way to send money instantly

Golden Valley FCU is introducing Moli. This new service provides you with a secure way to make instant mobile payments to friends, family or anyone with a mobile phone.

It's easy to start using Moli today. All you need to do is:

- Download the app from your device's App store
- Connect to your Golden Valley Mobile Banking account
- Send money using the recipient's email address

Plus, it's secure and it's FREE! Start using Moli today. For more information, visit our website at goldenvalleyfcu.org or call us at (209) 825-5858.



Take advantage of Golden Valley's Holiday Skip-a-Payment offer

Holiday Skip-a-Pay feels like free money!

Could you use a couple hundred extra bucks for the holidays? If your Golden Valley FCU auto and/or personal loans are in good standing, you may skip your payment(s) for one month. (Visa and real estate loans are not eligible.) Interest on your loan will continue to accrue.

This offer allows you to skip either your November, December or January loan payment. The offer applies to personal or auto loans only. There is a \$25 fee for each loan skipped. Simply complete the form below and mail it or drop it off at our office, along with \$25 for each loan that 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 10/01/2024, 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 12/31/2024.

Member Signature _____ Date _____

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

Looking for convenience? We've got it and you'll love it!



Golden Valley FCU understands the importance of convenience. Making our products and services immediately accessible to you via your phone or laptop is a big priority for us. Here's how:

With **Golden Valley's Mobile Banking**, you can conduct your financial business with us anytime.

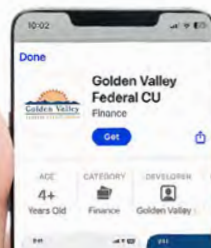
- Deposit checks
- Pay bills quickly and conveniently
- Review recent transactions and access account history
- Transfer funds between your accounts and more
- Visit www.goldenvalleyfcu.org or your App Store to download our free Mobile App

Online Banking provides 24/7 access to your Golden Valley accounts from your laptop or desktop.

- Review recent deposits, withdrawals, payments and verify if checks have cleared. Obtain account balances on all your accounts.
- Transfer money between your Golden Valley FCU accounts and make loan payments.
- Check to see if your ACH/Direct Deposit has deposited.

Online applications are now available

- Apply for a loan online.
- Open a new member account online.



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:

Columbus Day

Monday, October 14

Veterans' Day

Monday, November 11

Thanksgiving Day

Thursday and Friday,
November 28-29

Christmas Day

Wednesday, December 25

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