



ADVISOR

Winter 2025



## Moli is here

Moli provides you with a secure way to make instant mobile payments to friends, family or anyone with a mobile phone. Here's how easy it 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! For more information, visit [www.goldenvalleyfcu.org](http://www.goldenvalleyfcu.org) or call us at 209-825-5878.



## Make someone's new year brighter with a New Member Certificate at 5.09% APY for 12 months

### Share your Golden Valley benefits with others

Now that anyone who lives, works or worships in San Joaquin County is eligible for membership with Golden Valley Federal Credit Union, you can share the benefits of your credit union with friends, neighbors and acquaintances.

And for a limited time only, we are offering a New Member Certificate at the excellent rate of **5.09% APY\*** on balances from \$500 to \$2,000 for 12 months. Starting off with a certificate with an above market rate is the perfect way to start saving. Be someone's hero and tell them about what is available at Golden Valley FCU.

*\*APY means Annual Percentage Yield.*



## Transfer your credit card balances to a Golden Valley Visa and improve your cash flow immediately



As your department store and credit card statements begin arriving this month, don't panic. Simply transfer all of your balances to a Golden Valley Visa® Card with rates as low as **9.99% APR\*** and **NO annual fee, NO balance transfer fees.**

Apply today at [www.goldenvalleyfcu.org](http://www.goldenvalleyfcu.org) or call us at **(209) 825-5878.**

*\*APR = Annual Percentage Rate. Rate is based on your credit rating. Other rates are also available. Loans are subject to credit approval.*

## We Need Your Current Information

Have you moved, changed your phone number, gotten married or divorced, need to add or remove your joint owner or beneficiary? If so, we need to know. Up-to-date account information is important to help us safeguard your account from any possible fraudulent activity. Call us at **(209) 825-5878** to update your account today.

# Steer on over to Golden Valley FCU for great rates on loans

## New year. New car?

This is a perfect time of the year to buy a new car. The 2025 models have arrived and dealers are offering good deals on new 2024 models. Plus, Golden Valley is offering great loan rates and terms on both new and used cars, as well as on electric and hybrid cars:

- New car loans with rates as low as **6.50% APR\*** and terms up to **84 months**
- Used car loans with rates 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 with rates as low as **6.50% APR** and terms up to **84 months**

## Need assistance this year in paying taxes?

You're just recovering from the drain of holiday expenses on your finances, and now you have taxes to cover. We get it. If this is your reality, we've got you!

A Golden Valley Tax Loan can help:

- We offer Tax Loan rates as low as **10.00% APR** with terms up to **12 months**.

Apply online today at [www.goldenvalleyfcu.org](http://www.goldenvalleyfcu.org) or call us at **(209) 825-5878**.

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



## You're invited to Golden Valley's 68th annual meeting and election

Don't forget to mark your calendar for **May 8, 2025, at 5:30 pm** for this year's annual meeting at our Manteca office, 409 W. Center Street.

It's a great opportunity to find out what's new at your credit union, meet your elected officials, 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 or Supervisory Committee. If you are a member in good standing and interested in serving on the Board or Supervisory Committee for your credit union, you must be nominated by petition signed by at least 30 members of GVFCU. Petitions are available from our office. Deadline for submission of petitions is March 4, 2025. Petitions must be sent to: **Nominating Committee, 409 W. Center St., Manteca, CA 95336**. There will be no nominations from the floor.

## 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 2025:

### New Year's Day

Wednesday, January 1

### Martin Luther King, Jr. Day

Monday, January 20

### Presidents' Day

Monday, February 17

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