



You are our **MOST** important asset!

Let us celebrate you on Friday, **September 26th!**

We want you to know how much we appreciate your membership at Golden Valley FCU. You are our only reason to be and the contribution you make to our success as your neighborhood credit union is priceless.

Please join us on **September 26th for a special Member Appreciation Day.** We will have food available throughout the day, so drop by and visit us from **9:30 am to 5:00 pm.** Come for lunch or anytime you can make it. Thank you for being an important part of our credit union family.



Spread the word! Your family and friends can join Golden Valley FCU and receive a special New Member Certificate at 5.09% APY*



It's always nice to share the best things in life with those you care for most in the world. Now you can share membership at Golden Valley with all your family members, regardless of where they live! If you are a member, they can join through you. And we are offering a special New Member Certificate at a rate that is hard to find anywhere!

The same special certificate is also available to any of your friends, neighbors or co-workers who live or work in San Joaquin County! Let them know that we offer most of the same services as Big Banks, but with better rates and none of the fees, including:

- **New Member Certificate up to \$2,000 at 5.09% 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**

They can join online today at www.goldenvalleyfcu.org. And, through August 31, 2025, everyone who joins will be entered into our Summer Raffle Giveaway!

*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.

Golden Valley's Visa® should be your go-to card for summer fun!



What's on your summer agenda? Disneyland, camping at Big Sur or maybe a trip to Italy? Wherever your dreams take you, be sure you take Golden Valley's Visa Card along with you. Not only can you use it anywhere, it also offers a low rate that will help make your payments much easier on your monthly budget than most other credit cards available.



Our Visa Card comes with:

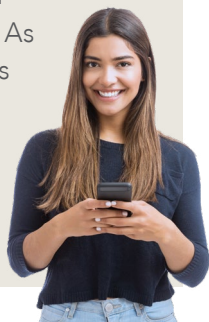
- A fixed rate as low as **9.99% APR***
- **NO annual fee**
- **NO balance transfer or cash advance fees**
- Generous **credit limits up to \$15,000**
- And much more!

Apply online at www.goldenvalleymfco.org or call **(209) 825-5878** for more information.

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

Exciting new Online Banking features coming SOON!

Be sure to check out new capabilities arriving soon on Golden Valley's Online Banking. As soon as the new features go live, we will make announcements on our website, Facebook and Instagram—so be sure to stay tuned!



Meet our Board

Thanks to everyone who attended our Annual Meeting and Elections on May 15th. Here is our current Board of Directors:

David Martin, Sr., President
Connie Jones, Vice President
Mary Duff, Treasurer
Chuck Crutchfield, Secretary
Michael Edward, Member
Stephen DeBrum, Member

Summer Raffle Giveaway through August 31, 2025

Need a loan? We have great LOW rates and you'll be entered in our Summer Giveaway with monthly prizes valued up to \$250.

Every new account opened by **August 31, 2025**, will give you more chances to win. Drawings will be held on July 1st, August 1st, and September 1st.

- **Become a member = 1 entry**
- **Every loan funded = 1 entry**
- **New or Used Auto Loan* = 2 entries**
- **Signature Loan = 1 entry**

**If your auto loan is over \$25,000, you will receive one entry for opening the loan and two more entries for loans over \$25,000. If your signature loan is \$5,000 or more, you will receive one additional entry into the drawing.*



CONTACT US

(209) 825-5878

Fax: (209) 825-8162

www.goldenvalleymfco.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:

Independence Day

Friday, July 4

Labor Day

Monday, September 1

Access your accounts or get money anytime with:

- Internet Banking at www.goldenvalleymfco.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



This credit union is federally insured by the National Credit Union Administration.

All loans subject to approval.
NMLS# 1189602