



Mark your calendar for our 68th annual meeting

Thursday, May 15th at 5:30 pm

Golden Valley FCU Main Office
409 W. Center St., Manteca

We will introduce your elected officials, share information about "what's new", serve refreshments and have a drawing for some great door prizes.

RSVP by Friday, April 25th at (209) 825-5878

Account information notice

Keep your account information current.

Contact us immediately, if you need to update or change your beneficiaries on your account, or have a new address or phone number. Be sure to keep your account active to avoid dormancy, which may result in the turning of the money in your account over to the state of California.



ADVISOR

Spring 2025

Regardless of what's happening in your life, Golden Valley FCU can help!

Historically, the second quarter of the year can be financially stressful. Not only are increased credit card balances arriving after holiday shopping, but often insurance premiums and taxes are due also.

We have solutions to solve your possible money needs with friendly personal service and online capabilities.

Golden Valley Tax Loans

We offer low-cost tax loans to meet your tax obligation in the most affordable way. Our tax loans come with the following features:

- Rates as low as **10.00% APR***
- Terms up to 12 months to repay
- Loans up to \$5,000

Personal Loans for any need

- Rates as low as **10.00% APR***
- Terms up to 48 months
- Balances up to \$15,000



Low-rate Golden Valley Visa® Card

Instead of multiple monthly card payments, consolidate all of your balances into one lower-rate card to save money and improve your monthly cash flow. Our Visa card comes with rates as low as **9.99% APR*** and **NO annual fee, NO balance transfer fees.**

Road trip planned? We have low-cost New and Used Auto Loans

Is it time for a new car? We have some of the best rates in town on new and used auto and hybrid vehicles.

- Hybrid auto loan rates as low as **6.00% APR****
- Regular auto rates as low as **6.50% APR****
- Terms up to 84 months

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Golden Valley FCU is here for you—24/7

Life doesn't happen just between regular business hours. That's why your credit union provides you with access to our services every day, 24-7. When you need financial assistance, visit us anytime either online or via your cell phone to access online and mobile banking. Here is what you can do from your keyboard and your phone:

- Open a new account or access your current account
- Review balances, payment due dates and all of your account information
- Make payments or transfers
- See if your checks have been deposited
- View all of your checking transactions, if you have one of our low-fee checking accounts
- Apply for a loan
- Obtain monthly and end-of-year statement info
- And much more!

You can find us online at www.goldenvalleyfcu.org or you can download our mobile banking app from your cell phone app store.



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Look NO further for your Home Loan

Is looking for a new home on your to-do list this year? Spring or summer is the ideal time to make your move. Our first and second mortgage loans come with **NO points**, **low fixed rates** and **lower fees** than most lenders.

Home Loan refinances are also available

Our home loan experts can review your current home loan with another lender and see if we can save you money by refinancing it to a lower, fixed-rate loan from Golden Valley FCU.

Apply for any of our loan options online today at 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.

**Auto loan rates and terms are also based on model year and loan balance. Check with a Golden Valley Loan Officer to find out which rate applies to your auto purchase.



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 2025:

Memorial Day

Monday, May 26

Juneteenth

Thursday, June 19

Independence Day

Friday, July 4

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



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

All loans subject to approval.
NMLS# 1189602