

Valley

ADVISOR



2026 SPRING Member News

APRIL IS YOUTH MONTH

We're celebrating the next generation of smart money managers.

Helping kids and teens build healthy financial habits early can make a lifelong difference. A youth savings account gives young members a safe place to save, learn, and grow—with guidance every step of the way.

Why start now?

- Builds money confidence
- Encourages goal setting
- Teaches saving as a lifelong habit

MONEY LESSONS FOR KIDS AND TEENS

Simple Money Lessons to Try at Home

Teaching kids about money doesn't have to be complicated. Here are a few easy lessons families can practice together this spring.



Save First

Encourage kids to set aside part of any money they receive before spending. Even small amounts add up over time.



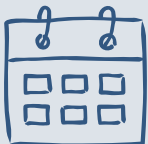
Split It Up

Use simple categories like save, spend, and give. This helps young savers understand priorities and balance.



Set a Goal

Whether it's a toy, game, or future experience, having a goal makes saving more exciting and meaningful.



May 21st, 2026
5:30 pm

69th Annual Meeting

Enjoy refreshments, meet your elected officials, and get the latest updates from your credit union.

Plus, stay until the end for special prize raffles just for attendees! Be sure to mark your calendar—we'd love to see you there!

YOUTH ACCOUNTS (for ages 0-18)

Big goals start with small habits—and this is a fun place to begin.

- No monthly fees (because saving should actually feel good)
- Just \$20 to get started
- Earn extra money on savings over \$200, paid every few months
- Turn in rolled coins with zero fees
- Kids up to age 11 get fun deposit gifts
- Bring in those good grades and earn rewards

A simple, rewarding way to help young savers build confidence—and maybe even get excited about it.

Grade Incentives

K-3rd Grade:

Excellent = \$2

Satisfactory = \$1

4th-12th Grade

A or A- = \$5

B or B- = \$2

College Students

AA with 3.0 GPA = \$100

BA or BS with 3.0 GPA = \$150



MEMBER NOTICE

Beneficiary and Address Updates

A small update now can save big trouble later. Please take a moment to review your account details, especially your beneficiary, address, and phone number. Keeping this info current ensures we can reach you when it matters most. Need help?


Give our friendly team a quick call. It only takes a few minutes!

CLOSING DATES

Monday, May 25, 2026

Closed for Memorial Day

CONTACT US

 (209) 825-5878

 www.goldenvalleyfcu.org

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 409 W. Center Street
Manteca, CA 95336

Monday-Friday
9:30 am - 5:00 pm

IMPORTANT NUMBERS

**Need to change your Visa®
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After Hours Lost & Stolen Card Info:

Debit Card: 1 (800) 554-8969 #3

Credit Card: (727) 570-4881

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- No application fee
- Fast Local Approval

*Terms: Annual Percentage Rate (APR) shown represents the lowest possible rate for each loan type and term. Rate and term based on credit score and history. Rates and terms subject to change without notice. Not all applicants will qualify for the lowest rate. Your deposits are federally insured by the NCUA up to at least \$250,000 and backed by the full faith and credit of the United States Government. Equal Housing Lender. NMLS#1189602

