

Valley

Advisor



Calendar:

Monday, October 12, 2026:
Closed for Columbus Day /
Indigenous Peoples Day

Wednesday, November 11, 2026
Closed for Veterans Day

Thursday, November 26, 2026
Closed for Thanksgiving Day

Friday, November 27, 2026
Closed for after Thanksgiving Day

Thursday, December 24, 2026
Closing early at 1:00 PM for Christmas Eve

Friday, December 25, 2026
Closed for Christmas Day

Friday, January 1, 2027
Closed for New Year's Day

Golden Valley FCU Annual Meeting

May 13th, 2027
409 West Center Street
Manteca, CA 95336

2026 Fall Member News

Introducing Instant Pay Now live!

We are always looking for new ways to make banking easier for our members, and Instant Pay is our latest way of doing just that!

Now live in your online banking, Instant Pay allows you to send funds to anyone at any financial institution simply by using their phone number or email address.

No more waiting, no more hassle. Just fast, secure, and simple person-to-person payments right at your fingertips. Log in today and give it a try!

Get the most out of your account!

Download our app and protect your wallet!



Golden Valley Federal Credit Union

Federally insured by NCUA | Equal Housing Lender
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Connect with us:

goldenvalleyfcu.org | (209) 825-5878

Name _____ Account # _____

Month to Skip: ☐ November ☐ December ☐ January

To take advantage of this offer, your loan(s) must be opened before **10/01/2026**, 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 12/31/2026.

Member Signature _____

Date _____

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



Holiday Skip-a-pay

The holidays are right around the corner and we want to help make them a little less stressful!

Golden Valley FCU is offering our Holiday Skip-a-Pay option for eligible members. If your auto or personal loan is in good standing you may skip your November, December, or January payment for just \$25 per loan.

Complete the form and drop it off at our branch or mail it in along with your payment to get started. Please note that Visa and real estate loans are not eligible and interest will continue to accrue. Stop by or give us a call for more details!



Golden Valley Visa
AS LOW AS

9.99

%
APR*

• No annual fee

AUTO LOANS
AS LOW AS

4.50

%
APR*

Unwrap a Little Extra This Holiday Season

The holidays are meant to be enjoyed and Golden Valley FCU wants to help make that happen! Our Holiday Loan is the perfect way to cover gift giving, travel, and celebrations without the added financial stress. With rates as low as 10% APR, loan amounts up to \$1,500, and terms up to 12 months it has never been easier to make your holiday season a memorable one.

Apply online at goldenvalleyfcu.org or give us a call for more information.
209-825-5878

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

