

P.O. Box 15966, Sacramento, CA 95852-0966 golden1.com

<<Date>>

<<Member Name>>
<<Address>>
<<City>>, <<State>> <<Zip>>>

RE: Important update regarding your business account

Dear << Member Name>>,

We have an important update regarding your business membership at Golden 1. When you became a member, we provided you with the Disclosure of Account Information - Non-Transacting Business Accounts. It states that your account is limited to certain loan products and does not permit the opening of deposit accounts.

To open and maintain a deposit account with us, you must have a share-based membership. In response to your request to open a business deposit account, we will convert your existing Non-Transacting Business Account to a Business Membership Savings Account, where you can make deposits and withdrawals.

This membership change requires you to deposit and maintain a balance of at least \$1.00 in your Business Membership Savings Account to remain active. As a courtesy, we have made this initial deposit for you. Please refer to the Business Deposit Account Disclosure for more information about the terms and conditions of your share-based membership and deposit account(s).

No action is required by you at this time. Your account details, including your business membership number and online banking login, will remain the same. If you have any questions about this notice, please contact Business Member Support at 1-877-909-5656.

Thank you for being a valued member and putting your trust in us.

Sincerely,

Golden 1 Business Services