

Cosumnes Branch Open House

\$50 Deposit Match Offer - Official Rules

The guidelines below describe the terms that apply to participation in the Golden 1 Credit Union – Cosumnes Branch Open House \$50 matching offer promotional program (“Program”) offered by Golden 1 Credit Union (“Golden 1”).

Eligible Participants:

All new members who register and attend the Golden 1 Madera Branch open house taking place Saturday, March 21 and open a Golden 1 Youth Savings account and/or Student Checking account March 16-March 31, 2026. For Youth Savings accounts, the required parent or guardian may be an existing member, but the youth must be a new member. For Student Checking accounts, ages 13-15, the required parent or guardian may be an existing member, but the teen must be a new member. This offer is limited to individuals who have not owned or jointly owned a Youth Savings account or Student Checking account within the last twenty-four (24) months. Fiduciary accounts (e.g., trust and business accounts) are not eligible.

Promotion Period:

The Youth Savings account and/or Student Checking account must be opened March 16-March 31, 2026, by new members who register and attend the Golden 1 Cosumnes Branch open house taking place on Saturday, March 21. Eligible participants have until March 31, 2026 11:59 PM to make the qualifying deposit.

Offer Terms:

In order to qualify for the deposit match, an Eligible Participant must open a new Golden 1 Youth Savings account and/or Student Checking account and complete at least one qualifying deposit of \$50 or more into that account by March 31, 2026. The qualifying deposit must be made via an ACH transfer from a linked bank account, a direct deposit, or a deposit at a Golden 1 branch. P2P transfers (Venmo, Apple Cash, PayPal etc.) do not qualify. This offer may not be combined with any other checking or savings account bonus offer and is limited to one bonus per member per account.

After new members meet the qualification criteria stated above, Golden 1 will make a deposit of \$50 into the qualifying Golden 1 account after deposit verification, no later than April 30, 2026. The account must remain open and in good standing until the bonus is credited.

Tax Information:

Deposit matches are considered miscellaneous income and may be reportable to the IRS on Form 1099-MISC (or Form 1042-S, if applicable). You are responsible for any federal, state, or local taxes due on the bonus. Please consult your own tax professional and attorney for tax advice.

Other Terms:

Golden 1 reserves the right to exclude any Member from participating in the Program for any reason, including suspected fraud, misuse, or if suspicious activities are observed. Golden 1 also reserves the right to stop or make changes to the Program at any time before the end of the Promotion Period without notice.