Golden 1 Credit Union
8945 Cal Center Drive
Sacramento, CA 95826
1-877-GOLDEN 1 (1-877-465-3361)
Telecommunications Devices for the Deaf: 916-363-7407
golden1.com

Golden 1 Credit Union Member Cash Rewards+ and Member Cash Rewards Credit Card Application Disclosure

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of September 2026. If you are applying to increase your credit line on an existing credit card, this disclosure does not apply. You can contact us toll free at 1-877-GOLDEN 1 (1-877-465-3361) or write to the address above to inquire if any changes occurred since the effective date.

MEMBER CASH REWARDS + AND MEMBER CASH REWARDS INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	13.49 **%** to 22.49 **%** based on your creditworthiness and length of membership at the time you open your account. This APR will vary with the market based on the Prime Rate*.
Penalty APR and When it Applies	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at **http://www.consumerfinance.gov/learnmore**.

FEES:	
Transaction Fees	
• Balance Transfer:	3.0% of the amount of each transfer or $5.00, whichever is greater
• Cash Advance:	3.0% of the amount of each cash advance or $5.00, whichever is greater
• Foreign Transaction:	Up to **1.0%** of each transaction in U.S. dollars
Penalty Fees	
• Late Payment:	Up to **$15.00**
• Over-the-Credit Limit:	None
• Returned Payment:	Up to **$25.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See the Golden 1 Credit Card Agreement for more details.

***Variable Rates:** The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of The Wall Street Journal increases or decreases. The **ANNUAL PERCENTAGE RATE** will be equal to the Prime Rate plus a margin of: 6.49 % to 15.49 % based on your creditworthiness and length of membership at the time you open your account for Purchases, Cash Advances, and Balance Transfers, rounded to the nearest 100th of a percent. The interest rate can change on the first day of each billing cycle following a change in the Prime Rate. Any increase will lengthen the time it takes to pay off your loan.

You will receive a Member Cash Rewards+ Card if your application is approved for a credit line of $5,000 or greater. You will receive a Member Cash Rewards Card if your application is approved for a credit line of less than $5,000.

For California Applicants: These cards are identified as a “secured credit card”. It is secured as defined below.

Security Interest: By using your Golden 1 Credit Union credit card, you agree Golden 1 Credit Union has a security interest in all shares, payment on shares, dividends on shares, and deposits (excluding Individual Retirement Account shares) which you now have or hereafter may have in Golden 1 Credit Union.

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