



## Home Loans Relationship Discount Program Mortgage Rate Discount Disclosure

As part of our Home Loans Relationship Discount Program, you may be eligible for a Mortgage Rate Discount (“Discount”) on your Golden 1 first mortgage. As shown in the table below, the Discount is determined based on your deposit relationship with Golden 1, including asset relationships with Golden 1 Investment Services.<sup>1</sup> The tiers and rate discounts are subject to change until the rate is locked. The interest rate on your final loan Closing Disclosure will include the Discount based on your Eligible Deposit Balance, which is the sum of all eligible, documented and verified balances. Golden 1 and/or LPL Financial (if applicable) must be in receipt of your Eligible Deposit Balance by the “Offer Expiration Date”, which is 20 calendar days from the application date. The Discount will be applied when the Eligible Deposit Balance has been validated in your account at final loan approval.

Asset-Based Relationship Mortgage Rate Discount	
Eligible Deposit Balance	Mortgage Rate Discount
\$100,000 - \$250,000	0.125%
\$250,001 - \$500,000	0.250%
\$500,001 +	0.375%

### Program Details

- Discount is eligible for primary residence only
- Discount may be applied to first mortgage conforming and non-conforming loans only, including purchase and refinance loans (Home Equity Lines of Credit, FHA, and CalHFA products are ineligible)
- Eligible Deposit Balance will be validated at final loan approval
- For adjustable-rate mortgages (ARMs) the Discount is only applied to the interest rate during the initial fixed-rate period (e.g., 5 year, 7 year or 10 year fixed-rate period)
- Golden 1 employees are ineligible

### Eligible Deposits/Assets

- Eligible deposits can be held in individual or joint accounts including but not limited to checking, savings, term savings certificates, or individual retirement accounts (IRAs) set up with a Social Security Number (SSN) or Individual Tax Identification Number (ITIN)
- Eligible account types (see above) held in the name of a trust where you are a trustee
- Balances may be new or existing money in new or existing accounts
- Assets managed in an investment account with Golden 1 Investment Services<sup>1</sup>

### Ineligible Deposits/Assets

- Balances from accounts at Golden 1 Credit Union and Golden 1 Investment Services<sup>1</sup> that will be used to close the mortgage transaction (“Cash to Close”)
- Custodial accounts such as Minor By, Uniform Gift to Minor Act (UGMA), Uniform Transfer to Minor Act (UTMA) accounts
- Golden 1 Business Accounts, including sole proprietorship accounts or accounts owned by an entity

<sup>1</sup>Golden 1 Investment Services (securities and advisory services) are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Golden 1 Credit Union and Golden 1 Investment Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Golden 1 Investment Services and may also be employees of Golden 1 Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Golden 1 Credit Union or Golden 1 Investment Services. Securities and insurance offered through LPL, or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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The amount of your Discount is determined by your Eligible Deposit Balance. If your Eligible Deposit Balance is not received by Golden 1 and/or LPL Financial by the Offer Expiration Date, and to the extent you want such Balance to be considered for the Discount, you will be required to reapply for your mortgage loan. Mortgage pricing will be that which is in effect at the time of reapplication.

After determining your initial Discount, certain events may alter the Discount that you receive at closing and/or may delay funding:

### New Money Transfer

You may transfer non-borrowed assets into an eligible account you personally or jointly own at Golden 1 Credit Union or Golden 1 Investment Services.<sup>1</sup> New money transferred must be received, with acceptable documentation, prior to the final approval of your loan. If acceptable documentation is not received prior to the final approval, you may need to delay your closing to accommodate the transfer and receive the Discount. If the transfer delays your closing and results in additional fees assessed by unaffiliated third parties and/or requires a rate lock extension, Golden 1 will not be held liable for such fees.

Additionally, if there are fees assessed by unaffiliated third parties related to the transfer of funds to Golden 1, such fees will be the borrower's responsibility.

### Cash to Close

The amount specified as "Cash to Close" on your Closing Disclosure will be excluded from your total Eligible Deposit Balance when calculating your Discount. Alternatively, if you intend to use liquid assets located in accounts outside of Golden 1 for any amount of the Cash to Close, that amount that would otherwise be deducted from your Eligible Deposit Balance will instead be added back to your Eligible Deposit Balance, provided that you furnish Golden 1 with documentation in advance of your scheduled closing.

- If acceptable documentation is not received at least **three (3)** business days prior to the scheduled closing, you may need to delay your closing to accommodate this validation to receive the Discount.
- If prior to or at Funding, your Eligible Deposit Balance is less than the minimum of the range associated with the Discount you received, you will need to either:
  - Deposit the funds needed within **three (3)** business days to meet the Eligible Deposit Balance minimum for the Discount you received; OR
  - Reschedule your closing for which Golden 1 will provide new documents that do not reflect the Discount.

If delaying your closing for the reasons above results in additional fees assessed by unaffiliated third parties and/or requires a rate lock extension, Golden 1 will not be held liable for such fees.

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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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