

Please Note

All fees will be assessed at the time of service or deducted from your account. If the balance is insufficient, you will be notified to pay the required fee. The credit union may charge any of your accounts for any fee due.

Any fees or charges assessed to the credit union for extra service or special handling of your account will be passed on to you.

We reserve the right to change this Fee Schedule at any time. We will notify you as required by law of any changes in charges that may be imposed on an account.

¹ Fee will be waived if you have an aggregate savings of \$5,000 or more in any combination of savings accounts within the same account as the Premium Checking, during the statement period, at the time the fee is assessed. Fee will be waived if you have electronic Direct Deposit during the month to that Premium Checking Account. Monthly maintenance fee waived for the month in which the account is opened.

² Assessed on regular savings accounts that maintain an average monthly balance of \$100 or less with no other active accounts. Fee is waived for 6 months after account opening, for members under the age of 18 and for accounts enrolled in online statements. Active accounts must be under the same membership number as the regular savings account and in the primary savings account owner's name. Active accounts include safe deposit boxes, account balances greater than zero, mortgage and consumer loan balances greater than zero, and line-of-credit loan balances at zero balance but still open. Line-of-credit loans include Home Equity Lines of Credit, Personal Lines of Credit and Credit Cards.

³ If we find it necessary to send a check or draft for collection and not give immediate credit, any outside fees will also be charged to the account, which may be more for foreign collection items.

⁴ Two free check copies are available per month of request. If no copies are requested in any given month, the two free copies for that month are forfeited.

⁵ This service only applies to Golden 1 checks. Fee waived for minors (age 17 and under).

⁶ Required notice under Unclaimed Property Law to members advising that their property will escheat to the state unless there is activity or response to notice.

⁷ Fee will be collected if we are required to hold or deliver funds in compliance with a levy or garnishment against your account.

⁸ Subject to a maximum of three (3) Courtesy Pay Fees per day. Courtesy Pay Fees will be waived on transactions that use \$5.00 or less of courtesy pay per transaction.

⁹ Overdraft/insufficient funds items include transactions created by check, in-person withdrawal, ATM withdrawal, or other electronic means. In the event an item is presented multiple times for payment, a fee may be applied after each presentment.

¹⁰ A maximum of one (1) insufficient funds fee will be assessed per day.

¹¹ A maximum of one (1) Overdraft Protection fee (from savings) will be assessed per day for Freedom CheckingSM, MarketRate CheckingSM, New Generation CheckingSM, Premium CheckingSM, Student Checking, Free Checking, SmartStart CheckingSM.

¹² Non-members will be assessed a fee of 9% on the amount deposited.

¹³ Additional fees may be assessed to incoming or outgoing wires by correspondent and/or receiving foreign banks. Golden 1 Credit Union cannot predetermine these charges.

¹⁴ These fees are in addition to any fees that may be charged by the ATM Owner/Operator, as disclosed in Golden 1's Disclosure of Account Information.

¹⁵ Golden 1 transactions completed at another credit union participating in the CO-OP Shared Branch Network.

¹⁶ Fee is waived for current LPL accounts with Golden 1 Investment Services in primary savings account owner's name. Please see Fig. A

Figure A

<p>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:</p>	
<p>Not Insured by NCUA or Any Other Government Agency</p>	<p>Not Credit Union Guaranteed</p>
<p>Not Credit Union Deposits or Obligations</p>	<p>May Lose Value</p>



Headquarters
P.O. Box 15966 • Sacramento, CA 95852-0966
1-877-GOLDEN 1 (1-877-465-3361)
golden1.com

Insured by NCUA.

CHECKING ACCOUNTS

Free Checking Account.....	FREE
New Generation Checking SM Account.....	FREE
Freedom Checking SM	FREE
Student Checking.....	FREE
Premium Checking SM Account ¹ If minimum daily balance of \$500 is not maintained.....	\$8.00 per month
MarketRate Checking SM Account If minimum daily balance of \$10,000 is not maintained.....	\$15.00 per month

SAVINGS ACCOUNTS

Money Market Savings Account.....	FREE
Regular Savings/Additional Savings/ Youth Savings Accounts	
Excessive Savings Withdrawals.....	\$3.00 per withdrawal
More than three branch cash withdrawals or transfers per month.	
Regular Savings Account Low Balance	
Relationship Fee ^{2, 16}	\$5.00 per month
FlexSavings SM	FREE
Santa Saver SM Account.....	FREE

IRA CERTIFICATES AND IRA SAVINGS

Direct transfer of your Golden 1 IRA funds requested
by another institution..... \$20.00

GENERAL SERVICES

Account Reconciliation Research.....	\$20.00 per hour plus document copies needed for research
Collection Item (Domestic) (sent or received) ³	\$15.00 plus any outside financial institution fee
Collection Item (Foreign) (sent or received) ³	\$20.00 plus any outside financial institution fee
Copies	
ACH Entries/Personal Checks (two free per month) ⁴	\$3.00 per copy
Statements (including printouts).....	\$5.00 per copy
Other credit union items.....	\$5.00 per copy
Check Cashing Fee (<i>non-member</i>) ⁵	\$10.00 per item
Returned Payment Fee.....	\$15.00 per item presentment
Applies to lending products, excluding personal lines of credit, credit cards and real estate loans. Includes check and electronic returned items.	

Check Printing Fee.....	Varies by style ordered
Escheat Notice ⁶	\$2.00 per notice
Levy or Garnishment ⁷	\$35.00 per notice
Address Locator.....	\$5.00 max
Charged for actual cost of necessary locator service (maximum \$5) to determine correct current address if mail returned as undeliverable or if address is invalid. No more than one charge in 12-month period.	
Courtesy Pay Fee ⁸	\$30.00 per item
Overdrafts caused by paid checks and/or ACH electronic items. Includes everyday debit card transactions if accountholder has opted in for this service.	
Insufficient Funds ⁹	
Freedom Checking SM , MarketRate Checking, New Generation Checking SM , Premium Checking SM , Regular Savings, Student Checking.....	FREE
Free Checking, SmartStart Checking ^{SM 10}	\$10.00 per presentment
Business Checking.....	\$30.00 per presentment
Online Bill Payment Service.....	FREE
Expedited Online Bill Payments	
Same Day.....	\$4.95 per item
Overnight.....	\$15.95 per item
Online External Transfer Service Fee	
Incoming/Outgoing.....	FREE
Overdraft Protection (<i>from savings</i>) ¹¹	\$2.00
Overdraft Protection (<i>from loan</i>).....	FREE
Stop Payment Orders (<i>new or renewal</i>).....	\$25.00 per item
Verification of Deposit.....	FREE
Debit Card Replacement	
Mail.....	FREE
Instant Issue in Branch.....	\$10.00 per card
One free replacement per calendar year per cardholder. Fee does not apply to cards replaced due to fraud, compromise, or theft.	
Debit/Credit Card Expedited Replacement.....	\$18.00
Coinstar Coin Machine ¹²	5% of amount deposited
REPRESENTATIVE ASSISTED SERVICES	
Checks Clearing Account.....	FREE
Medallion Stamp (<i>members only</i>).....	\$10.00 per signature
Money Orders.....	\$5.00 per item
Stop Payment for Money Orders.....	\$25.00 per item

Notary Fee	
Credit Union Documents.....	FREE
All Other Documents.....	\$10.00 per signature
Cashier's Checks.....	\$6.00 per check
Payable to yourself, title company or Consumer Credit Counseling.....	FREE
Stop Payment Fee for lost/stolen checks.....	\$25.00 per check
Transfers within Same Account	
Performed by a Member Service Rep.....	FREE
Wire Transfer Fee ¹³	
Incoming.....	FREE
Outgoing (Domestic).....	\$25.00 per wire
Outgoing (International).....	\$40.00 per wire

ATM SERVICES¹⁴

ATM Out-Of-Network Fee	
Withdrawals/Transfers.....	\$2.00 per transaction
Inquiries.....	\$1.00 per transaction
Foreign Transaction Fee	
Visa USA charges us an International Service Assessment (ISA) on all international transactions regardless of currency conversion. We may pass part or all of this fee on to you. Currently, this fee is up to 1.4% of the transaction. See Disclosure of Account Information for details.	

GOLDEN PRESTIGE

Benefits include: choice of checking account, 2 boxes
per year of personalized Golden 1 Custom Image
Checks, 10 Cashier's Checks per month, Domestic Wire
Transfers, Postage-Paid Envelopes and Notary Service
(for members 62 and older)..... FREE

SAFE DEPOSIT BOXES

3x5, 3x10, 5x5*, 5x10, 10x10*.....	Varies by box size
Lost or Broken Key.....	\$20.00
Locksmith Services.....	\$150.00
Transfer to Another Size before Expiration.....	\$5.00

CO-OP SHARED BRANCH TRANSACTIONS¹⁵

Local Transactions**.....	FREE
Shared Branch transaction fee for members living within approximately 20 miles, as determined by ZIP code, of a Golden 1 branch	
Non-Local Transactions**.....	FREE
Shared Branch transaction fee for members not living within approximately 20 miles, as determined by ZIP code, of a Golden 1 branch (four transactions free per month).	

* Sunrise branch only.

** Fee waived for deposits or loan payments made at a CO-OP Shared Branch.
This fee schedule only reflects available products and services.