

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 Consumer Services 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 The monthly fee and per item fee will be waived with enrollment in eStatements only statement delivery and a minimum average daily balance of \$1,000 in the Business Checking Account during the statement period.
- 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 This service only applies to Golden 1 checks. Fee waived for minors (age 17 and under).
- ⁵ 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.
- ⁶ Fee will be collected if we are required to hold or deliver funds in compliance with a levy or garnishment against your account.
- ⁷ Subject to a maximum of four (4) Courtesy Pay Fees per day. Courtesy Pay Fees will be waived on transactions that use \$5.00 or less of courtesy pay per transaction.
- ⁸ Non-members will be assessed a fee of 9% on the amount deposited.
- ⁹ 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.
- ¹⁰ 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.
- ¹¹ Golden 1 transactions completed at another credit union participating in the CO-OP Shared Branch Network.

CONSUMER SERVICES FEE SCHEDULE

Effective January 1, 2026



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

Insured by NCUA.



CONSUMER SERVICES FEE SCHEDULE

Effective January 1, 2026

CHECKING ACCOUNTS

Free Checking Account	FREE
New Generation Checking SM Account	FREE
Freedom Checking SM	FREE
Student Checking.....	FREE
Easy 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
Business Checking (Sole Proprietor) ² If minimum daily balance of \$1,000 is not maintained	\$8.00 per month

SAVINGS ACCOUNTS

Money Market Savings Account	FREE
Regular Savings/Additional Savings/ Growth Savings/Youth Savings Accounts	FREE
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
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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.....	FREE
Statements (including printouts).....	FREE
Other credit union items	FREE
Check Cashing Fee (<i>non-member</i>) ⁴	\$10.00 per item
Returned Payment Fee	\$15.00 per item presentment
Applies to closed-end lending products, including auto loans and personal loans. Includes check and electronic returned items .	

Check Printing Fee	Varies by style ordered
Escheat Notice ⁵	\$2.00 per notice
Levy or Garnishment ⁶	\$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 ⁷	\$14.00 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	FREE When a check and/or ACH electronic item is declined or returned without payment.
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
Business Checking (Sole Proprietor) Per Check Charge	
Waived for the first 50 check items cleared per calendar month.....	\$0.20 per item
Overdraft Protection (<i>from savings</i>)	FREE
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 ⁸	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
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Wire Transfer Fee⁹

Incoming.....	FREE
Outgoing (Domestic)	\$25.00 per wire
Outgoing (International).....	\$40.00 per wire

ATM SERVICES¹⁰

ATM Out-Of-Network Fee

Withdrawals/Transfers	\$2.00 per transaction
Inquiries	FREE

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% of the transaction. See Disclosure of Account Information - Consumer Accounts for details.

GOLDEN PRESTIGE

Benefits include: choice of checking account (excluding Easy Checking), 2 boxes per year of personalized Golden 1 Custom Image Checks, 10 Cashier's Checks per month, Domestic Wire Transfers, 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 TRANSACTIONS¹¹

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.