

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 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.

³ This service only applies to Golden 1 checks. Fee waived for minors (age 17 and under).

⁴ 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.

⁵ Fee will be collected if we are required to hold or deliver funds in compliance with a levy or garnishment against your account.

⁶ Subject to a maximum of two (2) Courtesy Pay Fees per day. Courtesy Pay Fees will be waived on transactions that use \$10.00 or less of courtesy pay per transaction.

⁷ Non-members will be assessed a fee of 9% on the amount deposited.

⁸ 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.

⁹ 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.

¹⁰ Golden 1 transactions completed at another credit union participating in the CO-OP Shared Branch Network.



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

Insured by NCUA.

Fee Schedule

EFFECTIVE January 1, 2024



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)..... | \$8.00 per month |

SAVINGS ACCOUNTS

| | |
|--------------------------------------------------------------------|------|
| Money Market Savings Account..... | FREE |
| Regular Savings/Additional 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 |
|-------------------------------------------------------------------------------------|---------|

GENERAL SERVICES

| | |
|--------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|
| Account Reconciliation Research..... | \$20.00 per hour plus document copies needed for research |
| Collection Item (Domestic) (sent or received) ² | \$15.00 plus any outside financial institution fee |
| Collection Item (Foreign) (sent or received) ² | \$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>) ³ | \$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 ⁴ | \$2.00 per notice |
| Levy or Garnishment ⁵ | \$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 ⁶ | \$20.00 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..... | |
| 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 ⁷ | 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 Fee⁸

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

ATM SERVICES⁹

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 1.4% of the transaction. See Disclosure of Account Information 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 TRANSACTIONS¹⁰

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.