



Golden 1 Credit Union Member Referral Terms and Conditions

Eligibility: This offer is limited to new members who have not owned or jointly owned a Golden 1 checking account within the last twenty-four (24) months of this offer, and existing members (referring member) subject to the qualification requirements listed below. This offer is not available to any referred person who is already a Golden 1 Credit Union member. Fiduciary accounts (e.g., a trust account) and business accounts (including Sole Proprietor accounts) are not eligible for this offer. Other restrictions may apply. Offer ends December 31, 2026. Golden 1 reserves the right to update or change the terms of the Refer-a-Friend promotion at any time, and for any reason, including to prevent collusion or abuse, or to adjust the eligibility criteria to better align with the promotion's intended use. Other terms, limitations, and conditions may apply. This promotion cannot be combined with any other promotions.

Qualification: You must be 18 years or older and a California resident. To qualify for offer, **the referred friend must apply for a Golden 1 Credit Union membership online using the referring member's unique referral link**, and the referred friend must become a Golden 1 member. If two referrals occur for the same new member, Golden 1 will provide the \$50 Visa e-gift card to the referring member whose unique referral link was used to open the membership. The referred friend must open a traditional savings (membership share account) with a minimum deposit of \$1 and open a Golden 1 checking account, set up direct deposit to the checking account; and receive qualifying direct deposits totaling \$250 or more within 60 days of opening their account. A qualifying direct deposit is an electronic deposit of paycheck from an employer (such as salary, pension, or social security benefits) which use the Golden 1 Checking account and routing number that provided to them. Other transfers and deposits – such as teller deposits, wire transfers, person to person payments, such as Zelle® and Venmo™, ATM transfers or deposits, debit card deposits and credits, or Online and Mobile Banking transfers or deposits are not considered direct deposits. The \$50 Visa e-gift card will be emailed to the email address on file no later than fifteen (15) business days after direct deposit verification as long as the account is open and in good standing.

Minimum deposits to open a Golden 1 Checking account are as follows: \$0 minimum opening deposit for Free Checking, Easy Checking, and Student Checking; \$25 minimum opening deposit for MarketRate CheckingSM and Premium Checking. All standard account terms, conditions, and opening procedures apply. For a comprehensive list of account pricing, terms and policies, see the Disclosure of Account Information and Fee Schedule. These documents can be obtained online, by going to a Golden 1 branch, or by calling 1-877-GOLDEN 1 (1-877-465-3361).

Unique Referral Link: The referred friend must use the referring member's **unique referral link** at time of application. Golden 1 is not required to pay the promotional incentive for accounts opened without using the appropriate referral link.



Referral Process: Both the new member (referred friend) and referring member will receive a \$50 Visa e-gift card emailed to the email associated with their Golden 1 membership. The \$50 Visa e-gift cards will be emailed to both the new member and referring member within 15 business days of qualification verification provided that they meet the qualifying direct deposit requirement within 60 days.

Prohibited Actions: The Refer-a-Friend promotion is designed to reward real referrals. Any attempts to manipulate, abuse, or game the promotion are strictly prohibited. This includes but is not limited to collusion, fraudulent behavior, or any activity that violates the spirit of the promotion.

To prevent abuse, Golden 1 Credit Union may review data from individual applications and referrals to verify the timing and legitimacy of the referred applications. Any referrals that occur in quick succession (within the same day or under suspicious circumstances) will be subject to additional verification and may not qualify for rewards.

Reward Limitations: Referring members are eligible to receive up to a total of \$400 in Visa e-gift cards equivalent to eight (8) completed and qualified member referrals during the promotional period, April 8, 2026-December 31, 2026. Golden 1 will not reward a \$50 Visa e-gift card for closed accounts or accounts not in good standing (as described in the Golden 1 Disclosure of Account Information and Membership Agreement) at the time of qualification verification.

Audit Rights: Golden 1 reserves the right to review referrals and deny rewards if fraudulent behavior or abuse is suspected. Rewards may be revoked if found to be in violation of our terms.

Taxes: Both the referred friend and referring member are responsible for any federal, state, or local taxes due and we will report as income to the tax authorities if required by applicable law. Please consult tax professionals and attorney for tax advice.

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