

DIGITAL BANKING SECURITY GUARANTEE

Our Guarantee

Golden 1 is committed to providing you a safe digital banking experience. That is why we guarantee that you will be covered for 100% of funds removed from your Golden 1 accounts through our Digital Banking Services without your authorization. *Digital Banking Services* means any online or mobile banking services that permit you to perform certain banking functions on our website at **golden1.com**, or from your mobile device, or via one of our Golden 1 Mobile downloadable applications. To be eligible for our Digital Banking Security Guarantee, you must comply with your responsibilities described below.

Your Responsibilities

To ensure that you are eligible for our Digital Banking Security Guarantee, you must:

- Protect your account information (including your ATM PIN, online username, password, one time codes, or other security credentials for access of your accounts). Do not share your sign-in information with others. Take precautions to safeguard your account information.
- Review your transactions and account statements regularly.
- Report any unauthorized account activity to us as quickly as possible by calling us at **1-877-GOLDEN 1 (1-877-465-3361)**. You must notify us **within 60 calendar days** from the date the account statement where the unauthorized transaction first appears was sent or made available to you.
- Cooperate with us and comply with our requests and procedures during processing of your claim.

Exclusions

Our Digital Banking Security Guarantee does not apply to business, commercial, or other non-personal accounts, or to transactions made through our Mobile Deposit service. It does not cover transactions initiated by persons to whom you disclose your personal account information. If you share your sign-in information with others, you will be responsible for all transactions they initiate with your information, even those you did not intend them to make.

Helpful Protection Tips

Beyond your responsibilities, you can take certain steps to help protect your account and personal information online. To understand the difference between fraud and identity theft and to recognize common fraudulent tactics used to obtain your information and learn some ways to keep your information safe, visit our [Fraud Information Center](#).

How our Digital Banking Security Guarantee Relates to Federal Law

Federal law provides certain protections to consumers in the event of unauthorized account activity. Regulation E covers electronic fund through a checking, savings, or other consumer account at a financial institution used primarily for personal, family, or household purposes. All of the protections provided to consumers by federal law are considered first to determine if they apply before we review your claim against the protections of our Digital Banking Security Guarantee.