

MARKETRATE CHECKINGSM

THE NEW HIGH-YIELD CHECKING ACCOUNT THAT PAYS YOU MORE - UP TO 3.50% APY¹



At Golden 1, we're always looking for ways to help you get more for your money. Our new high-yield MarketRate Checking account pays higher returns¹ while you enjoy the flexibility to move your money when and how you want.

Dividends are tiered, so the higher your balance, the higher your returns. As of June 1, 2023, our highest tier is paying 3.50% APY¹. To see current tiered dividend rates for MarketRate Checking, visit golden1.com/checking.



Unlimited withdrawals, transfers, and deposits



\$1,000 minimum daily balance required to earn dividends



Free access to over 30,000 ATMs² nationwide

Open your MarketRate Checking account online today with just \$25. And start earning more.

¹The dividend rate and Annual Percentage Yield (APY) accurate as of 06/01/2023. Dividends are compounded monthly. Fees may reduce earnings. Rates are variable and may change after the account is opened. A minimum daily balance of \$1,000 is required in the account each day to obtain the APY. Minimum opening deposit is \$25. \$15 monthly fee waived with average daily balance of \$10,000 or more, OR if you are enrolled in Golden PrestigeSM. All standard account terms, conditions, and opening procedures apply. For account terms and conditions, see the Disclosure of Account Information and Fee Schedule. These documents can be obtained at golden1.com/terms-and-conditions/disclosures, by visiting a Golden 1 branch, or by calling 1-877-GOLDEN 1 (1-877-465-3361).

²To find an ATM or branch near you, visit golden1.com/locator.

ACCESS TO A NATIONWIDE NETWORK OF BRANCHES AND FREE ATMS.

More than 30,000 no-fee CO-OP ATMs and 5,000 CO-OP Shared Branches are available to you nationwide. You can use CO-OP Shared Branches for most routine transactions available at a Golden 1 branch.* Check our online map at golden1.com/locator.

*Transaction or service restrictions may apply. See our Fee Schedule for CO-OP Shared Branch Transaction charges.



NEW! INTERACTIVE LEARNING LAB.

We upgraded our Financial Wellness Learning Lab so you can reach your financial goals. This free* interactive digital tool offers information and advice based on your "money personality" and where you are in your financial wellness journey.

The Learning Lab covers a world of topics from budgeting and borrowing to handling financial stress. Here are a few:

- Paying for college
- Earning extra income
- Saving for emergencies
- Preparing for retirement

Start by completing the Financial Wellness Checkup.

You'll get an Action Plan with courses, tools, and videos, along with a list of Monthly Tasks. All are selected and prioritized based on the answers you give.

Example: the Credit Card Paydown Tool

This feature calculates your cost and time frame for three different strategies – paying a fixed amount monthly, paying the minimum payment, or transferring your balance to a lower-rate card – helping you make an informed choice.

It takes just a few minutes to get started.

Go to golden1.com/financial-wellness and click on the Learning Lab!



*Message and data rates may apply. Check with your mobile provider.

IMPORTANT ANNUAL NOTICE

FOR MEMBERS WITH CUNA MUTUAL GROUP CREDIT LIFE/CREDIT DISABILITY INSURANCE.

CUNA MUTUAL GROUP® provides the following notice regarding the pre-existing exclusion provision on open-end loans with Credit Life/Credit Disability as required annually by the California Department of Insurance.

California Notice: This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.



Our Home Loan Advisors (HLAs) in the East Bay got a new place to call home with the opening of our Walnut Creek Home Loan Center April 5. This is our ninth Home Loan Center in California, providing a private setting for members to meet with a supportive and informative advisor. HLAs are also available by phone, online at golden1.com/credit-cards-loans/home-loans/advisor, or in your local Golden 1 branch.

IRA WITHHOLDING NOTICE

Did you know that you can change your federal and/or state tax withholding elections for your IRA distributions at any time by notifying us in writing? If you do not make changes, your previous selections will remain in place. You are advised to seek advice from your tax professional and attorney.

To learn more about how our IRA products can help provide security in your retirement, visit golden1.com/accounts/IRA.

ANNUAL MEETING NOTICE

The annual meeting of the members and elections to the Board of Directors will be held at 5:30 p.m. March 21, 2024 at Golden 1 Credit Union Headquarters, 8945 Cal Center Drive, Sacramento, California. The Nominating Committees will nominate directors and supervisory committee members by November 21, 2023, and nomination petitions must be received by that date.

Write to the following address for more information:

Golden 1 Credit Union
Attn: Vice President of Communications
and Community Relations
P.O. Box 15966
Sacramento, CA 95852-0966

For Golden 1 business members:

As a business entity, you may vote in person by designating one or more authorized voters. Please visit golden1.com/businessauthorizedvoter for more information.

GOLDEN 1 MEMBERS HELP PUT THE “BIG” IN BIG DAY OF GIVING.

Showing their love for the hundreds of nonprofits that support our diverse communities is clearly a “big deal” for Golden 1 members. On May 4, the Sacramento region's annual Big Day of Giving, our members donated nearly **\$857,000**.

Of the 694 local organizations members chose for their donations, the top recipients were:

- Sacramento Food Bank & Family Services
- Friends of Front Street Animal Shelter
- Sacramento SPCA
- Sacramento Zoological Society
- Sacramento Loaves & Fishes

Once again, Golden 1 proportionally matched member donations made with a Golden 1 debit or credit card to a total of **\$100,000**.

The online giving event, a program of the Sacramento Region Community Foundation, raised a record-breaking \$13.8 million, adding up to a total of \$91 million since 2013.

PROXY NOTICE

This Proxy Notice is provided to all members of Golden 1 Credit Union (“Golden 1”) who have executed a Voting Proxy. Notice is hereby given that the nature of each matter or group of related matters on which the Voting Proxy may be voted by the Proxy Holder is as follows:

1. Election of Directors
2. Election of Supervisory Committee members
3. Amendments of the Bylaws of Golden 1, except as prohibited by law
4. Any other matters which may properly arise at either the Annual Members’ Meeting or any special meeting of the members. Notice of such matters shall be provided to the members in the notice of such meeting.

Please visit golden1.com/proxy for more information and to establish a Voting Proxy for your consumer account. For a business account, please visit golden1.com/businessproxy for more information and to establish a Voting Proxy for your business account.

For our holiday hours,
please visit
golden1.com/aboutus/holidays



INSURED BY NCUA.
Equal Housing Opportunity - NMLS# 669333

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