



CHANGE LANES, CHANGE LOANS. AND GET 1% CASH BACK.

Have your car payments drifted out of your comfort zone? That's your signal – to change lanes and change loans!

For a limited time, refinance your auto loan from another lender at Golden 1, and you could lower your car payments, plus get 1% cash back* based on your new loan amount.

On a \$30,000 loan, 1% would add up to a cool \$300. We'll automatically park your rebate in your savings account – one business day after your loan is funded.

Apply today using Mobile or Online Banking or call **1-877-GOLDEN (1-877-465-3361)**. Be sure to ask about the option to defer your first payment up to 90 days.¹ Visit golden1.com/autoloans for more information and disclosures.

*Offer eligible for existing auto loan with another lender that is refinanced with Golden 1 and has an application date of 01/16/2023 or later. Limited-time offer may end at any time. Call 1-877-465-3361 or visit golden1.com/autoloans to check availability. Existing Golden 1 auto loans are not eligible for offer. Limited to used vehicles nine model years old or newer. Contact the credit union for terms on auto loans for vehicles ten years old or older. Rebate is based on 1% of the loan amount funded. Rebate will be deposited directly into your savings account on the first business day following loan funding. You are responsible for paying any applicable taxes. All loans subject to approval. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions.

¹The 90 days to first payment applies to Golden 1 Auto loans with up to 84-month terms, for well-qualified buyers, on vehicles up to nine model years old. Maximum loan amount is \$75,000. Interest will accrue during deferment period from the loan origination date. The 90-day deferral is not eligible for our cash out refinances. See golden1.com/autoloans.

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.

LIMITED TIME ONLY! SAVE UP TO \$3,000 ON HOME LOAN CLOSING COSTS.¹ LOWER COSTS. MORE HOME TO LOVE.



Buying a home? Our limited time closing cost credit can free up cash that you'd otherwise pay up front at closing. Use the cash to buy new furniture, redecorate your home, grow your savings—or add it to your down payment and potentially get more home!

Make your move with Golden 1 Home Loans while the offer lasts. Call **1-800-917-9000** or visit golden1.com/save3k for promotion details.

What will you do with your big savings?

All loans subject to approval. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions.

¹Restrictions apply. Offer is not valid for refinance loans.

Offer eligible for a limited time, for loan applications submitted on or after 01/01/2023 and may end at any time. Call **1-800-917-9000** or visit golden1.com/save3k to check availability. Eligible loans may not include any other promotional offer or non-standard terms or pricing. The closing costs credit is not transferable. The credit at closing may be applied to standard loan costs that are charged at closing and may include customary third-party closing costs. The credit at closing cannot exceed the closing costs.



MARK YOUR MAPS! A NEW HOME LOAN CENTER IS COMING TO WALNUT CREEK!

Get ready to meet Walnut Creek's dream team for all your home loan needs. We're opening our new Home Loan Center at 590 Ygnacio Valley Road on April 5, 2023. We look forward to serving our new community!

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.



Sacramento nonprofit Native Sisters Circle won big at our Charity Shootout event at Golden 1 Center. The donation will support their efforts to inspire Native girls and women to unleash their leadership potential through embracing cultural identity.

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.



FIGHT FRAUD. DON'T FALL FOR THESE COMMON TRICKS!

Protect your money and help stop fraud. Beware of these common scams used by phone, mail, or even in person:

- Offering “guaranteed” or easy money from a grant or investment
- Asking for checking account information or passwords
- Claiming to represent the government

For more fraud and identity theft prevention tips, visit golden1.com/security-fraud.

EARN MORE IN A SAVINGS CERTIFICATE

With interest rates trending upward, a growing number of Golden 1 members are happily earning higher returns on their deposits. You can too.

One easy way to *make your money make MORE money* is to open one of our savings certificates. Certificates typically earn higher rates than regular savings or money market accounts. So they can be a smart choice for maximizing earnings – for a specified term – without the risks associated with many other investments.

Being a member of Golden 1 means you get more value, including higher rates to help you save more. Visit golden1.com to check for our latest promotion and current rates. Keep an eye out for upcoming certificate promotions or visit our website today to check out our current rates.



EXCLUSIVE MEMBER DISCOUNTS - JUST FOR YOU!

**WE'RE HAPPY TO BRING YOU MEMBER DISCOUNTS
ON TAX PREP SOLUTIONS THIS APRIL!**

- **TurboTax** – Members can save up to **\$20** on TurboTax federal products.
- **H&R Block** – New H&R Block clients save \$25 on in-office tax prep services and returning clients get the Tax Identity Shield® add-on for FREE (\$35 value).

Scan the QR code to get your discounts or visit taxservices.lovemycreditunion.org for TurboTax and H&R Block offer disclaimers.



TurboTax Offer: Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2022. Discount applies to TurboTax federal products only. Actual prices are determined at the time of print or e-file and are subject to change without notice. Terms, conditions, features, availability, pricing, fees, service, and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

H&R Block Offer: Void if sold, purchased, or transferred and where prohibited. No cash value. Valid at participating U.S. offices only. A new client is an individual who did not use H&R Block or Block Advisors office services to prepare their 2021 tax return. Discount valid only with or for preparation of an original 2022 personal income tax return. Tax Identity Shield terms, conditions, and limitations apply. Coupon must be presented prior to completion of initial tax interview. Discount may not be combined with any other offer or promotion. Expires October 15, 2023. ©2023 HRB Tax Group, Inc.

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



INSURED BY NCUA.

Equal Housing Opportunity - NMLS# 669333

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