

SAVING FOR RAINY DAYS AND SUNNY CELEBRATIONS CAN MAKE LIFE RICHER.

The best part of saving with Golden 1 is that you're a member-owner, depositing your money with a trusted financial partner.

Choose the accounts that work with your finances and lifestyle:

- **Automated savings** – Santa Saver and Flex Savings grow like magic with scheduled transfers from your checking account.
- **Term Saving Certificates** – Higher returns for long-term goals.
- **IRAs** – Build a better future for your retirement.

Visit golden1.com/savings, call us at **1-877-GOLDEN 1 (1-877-465-3361)**, or visit any branch.

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.

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.

ANNUAL MEETING NOTICE

The annual meeting of the members will be held at 5:30 p.m. on March 23, 2023 at Golden 1 Credit Union Headquarters, 8945 Cal Center Drive, Sacramento, California.

ELECTIONS

Three members of the Board of Directors and one member of the Supervisory Committee will be elected at the annual meeting. Nominees recommended by the Nominating Committees are:

BOARD OF DIRECTORS

Craig Cornett
Samantha Lui
Aeisha Mastagni

SUPERVISORY COMMITTEE

Michael Dendorfer

The number of qualified individuals nominated for the Board and Supervisory Committee is not more than the number of positions to be elected. In accordance with our Bylaws, the Board of Directors has previously, without further action, declared that these nominees have each been elected effective as of March 23, 2023.

Annual Report

The 2022 Annual Report will be available in hard copy at the Annual Meeting, and thereafter available to download from the Golden 1 website.

Write to the following address for more information:

Golden 1 Credit Union

Attn: Vice President of Communications & 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.

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.

RELAX WITH EFFORTLESS CHECKING. IT'S YOUR MONEY. WE WANT YOU TO KEEP MORE OF IT.

You deserve to save money wherever you can. Free checking is one of the benefits of your membership, with no minimum opening deposit and no monthly maintenance fees.



GET PAID UP TO TWO DAYS EARLY!

Golden 1 puts direct deposits in your account as soon as funds are available – up to two days¹ sooner.

YOU'LL ALSO ENJOY:

- **Mobile² and Online Banking** – Bank on the go.
- **Mobile Deposit²** – Use your smartphone to deposit checks.
- **Card Controls app²** – Set transaction limits and receive alerts. It's also an on/off switch for your Golden 1 debit card.

Open an account today! Visit golden1.com/checking, call us at **1-877-GOLDEN 1 (1-877-465-3361)**, or visit any branch.

¹Early deposit of funds is not guaranteed and is dependent on the timing of funding by the payer.

²Message and data rates may apply. Check with your mobile provider.

GOLDEN 1 GIVES SCHOLARSHIP FUNDS FOR BRIGHTER FUTURES. GOLDEN 1 CREDIT UNION SCHOLARSHIPS

Applications for the Golden 1 Credit Union Scholarship Program were accepted through January 31, 2023 and awards are being evaluated for the 2023-2024 school year.

Scholarships are awarded to students at both two-year and four-year nonprofit, accredited colleges and universities in California, and are renewable annually for up to four years.

To date, we have awarded nearly \$4 million to 500 deserving students! Celebrate previous recipients such as Garrett, following his passion for watershed and range land management; Claire, majoring in bioengineering to help provide high-tech medical treatments like the one that helped her brother; and Samantha, working toward opening a dermatology practice in an underserved community.

Our scholarship awards will be announced in March 2023. Find out more at golden1.com/scholarships.

*Student or parent/guardian must be a Golden 1 member for at least 1 year as of the yearly application due date, and must be listed as the Member/Owner of the account. Student recipients who applied as dependents and are not already Golden 1 members must open a Golden 1 membership as the primary account holder (Member/ Owner) before the scholarship funds are disbursed.



EXCLUSIVE MEMBER DISCOUNTS - JUST FOR YOU!

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

- **TurboTax** – Members can save up to **\$20** on TurboTax federal products. PLUS, if you scan the QR code below and start with TurboTax by Feb. 16, 2023, you'll automatically be entered for a chance to win \$10,000.*
- **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.

*No purchase necessary. The "TurboTax® Your Taxes Your Way" Sweepstakes begins on 12/12/22 at 12:00:00 AM PT and ends on 2/16/23 at 11:59:59 PM PT. Open only to: legal residents of the fifty (50) United States and the District of Columbia (having a valid Tax Identification Number (TIN) or Social Security Number (SSN)), 18 years of age or older at the time of entry, and who are customers or employees of participating CU Solutions Group financial institutions. Void in Puerto Rico and where prohibited. The Sweepstakes is subject to the Official Rules. To enter, use QR Code above. For complete details, how to enter without using TurboTax®, and Official Rules go to taxservices.lovemycreditunion.org. Sponsor: Intuit, Inc.

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. ©2022 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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