



Grand Opening of Financial Resource Center in Del Paso Heights

Golden 1 recently celebrated the grand opening of our first-ever Financial Resource Center in Sacramento's Del Paso Heights neighborhood.

"Golden 1 is proud to officially open our first-ever Financial Resource Center as part of our commitment to being a present and accessible financial partner to the Del Paso Heights community," said Golden 1 President and CEO Donna Bland. "It's much more than a branch as members will receive expert guidance and support on their path to financial well-being."

It serves as a one-stop shop for financial education and services, providing:

- Financial workshops
- One-on-one coaching
- Convenient local banking services

It's part of our \$10 million commitment to support key organizations and projects in the community.

The Financial Resource Center is located inside the Greater Sacramento Urban League Empowerment Center at 3725 Marysville Blvd. in Sacramento. Residents interested in attending a Financial Education workshop at the location should register online. For more information, visit golden1.com/delpasoheights.

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.

Expecting a tax refund? Grow it in a high-yield account!

Hurray for tax refunds! According to the IRS, the average refund last year was \$3,167 ("2023 Filing Season Statistics - Individual Income Tax Returns" on [irs.gov](https://www.irs.gov)).

If you're expecting a refund this year, how do you plan to use it? Paying off debt is a popular and prudent option. Another smart choice is to grow your refund in a high-yield savings account at Golden 1.

Choose the account that meets your needs.



If you have \$500 or more and can leave your funds alone for a specified time, our **Term Savings Certificates** offer our highest rates of return.



For easy access to your cash while earning a competitive rate, consider **Money Market Savings**. The minimum opening deposit is just \$100, and you can add or withdraw funds anytime without penalties. And with its tiered rate, your earnings increase as your balance grows.



If you regularly keep a higher balance in your checking account, our **MarketRate CheckingSM** account offers the higher earnings of a savings account with the flexibility of a checking account. The minimum opening deposit is \$25, and the account earns dividends with a minimum daily balance of \$1,000.

It's your tax refund! So save it or spend it – however you see fit!

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.



Spring Savings with your Golden 1 Credit Card

Imagine taking that road trip to see the stunning bloom of California poppies or leisurely taking a guided tour of city murals under the warm California sun. By making your Golden 1 credit card your go-to for Spring activities, you can enjoy everyday low rates.

No matter which Golden 1 card you choose, it seamlessly syncs with your favorite mobile wallets—Google Pay®, Apple Pay®, or Samsung Pay®. Need to spruce up the kids' room? Just tap your phone at the home improvement store and check out with that can of lilac paint in a snap!

Our low rates make purchases and balance transfers stress-free. Plus, as a Golden 1 card holder, you have ultimate peace of mind on all purchases with zero liability* for fraudulent charges when reported promptly. Savor the season and keep your wallet smiling.

*Golden 1 provides zero fraud liability for unauthorized transactions on your card when promptly reported. Certain conditions and limitations may apply. See your Credit Card Account Agreement for additional information.

Important Annual Notice for Members with TruStage Group Credit Life/ Credit Disability Insurance.

TruStage Financial 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.



Exclusive Member Discounts

This tax season, get the biggest savings on tax prep services and expert tax help. Plus, as a member you can enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes.*

- Get additional savings of up to 20% on TurboTax federal products.
- Get savings of up to \$25 on H&R Block professional tax preparation.

Scan the QR code to get your discounts and enter to win!



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 2023. Discount applies to TurboTax federal products only. 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. Legal residents of the 50 United States (D.C.) 18 years or older who are members or employees of a U.S. credit union as of December 31, 2023. Ends April 15, 2024. To enter and for Official Rules, including odds and prize descriptions, visit <https://taxservices.lovemycreditunion.org>. Void where prohibited.

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 2022 tax return. Discount valid only with or for preparation of an original 2023 personal income tax return. 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, 2024. ©2024 HRB Tax Group, Inc.

Women, Money & Power: Financial Strategies.

Join us for a special financial planning seminar for women, presented in conjunction with Allianz Life Financial Services, LLC.

Live Seminar: April 10, 2024 12 p.m. PDT
Scott's Seafood Roundhouse in Folsom, California

Online Webinar: April 11, 2024 12 p.m. PDT
Sign up today at golden1.com/our-community/events.

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



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