

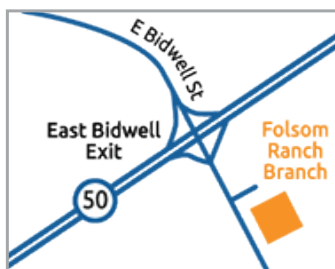
Folsom Ranch Branch opening

Members who live or work in the Folsom Ranch area now have access to our newest full-service branch. In addition to serving your everyday banking needs, the new branch offers free financial education resources to support your overall financial well-being.

If you're expecting a traditional branch interior with counters and teller lines, the new branch may surprise you. We've implemented a modern design with features such as:

- Open lobby space where you can meet with our Member Service Specialists or use interactive digital service pods
- Private consulting spaces for free personalized financial coaching
- The lobby can also convert to a classroom for after-hours financial education workshops

3230 E. Bidwell St.,
Suite 140, Folsom,
CA 95630



We celebrated the opening with special promotional offers. The first 1,000 accounts opened received a \$100 deposit, and the first 50 student and youth checking accounts opened received a \$50 deposit. Later this spring, we'll open another new branch in Sacramento County's Land Park community.

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 C-14 Consumer Services Fee Schedule.



\$3.6 million in community giving

Golden 1 is committed to creating a more equitable and inclusive California through relevant and meaningful financial solutions, programs, and services. Last year, we donated more than \$3.6 million to support community and student food banks, fund youth education and development, and advance social and financial equity. And we recently announced the recipients of our new nonprofit grant program, which has provided more than \$1 million to 42 nonprofits committed to enhancing community infrastructure, economic revitalization, and opportunity in the Sacramento community of Del Paso Heights.

Member moment

Kyle L., a long-time Golden 1 Credit Union member, recently visited the new Golden 1 Folsom Ranch Branch to open a youth account for his daughter, Kendall. Kyle was impressed by the exceptional service provided by Member Service Specialist IV **JJ Ramirez**.

Despite not having an appointment and needing to return with additional documents, Kyle said JJ's friendly and personable approach made the experience enjoyable for both himself and his child. JJ, who has a background in daycare management, was particularly qualified to explain banking concepts in a way that made Kendall feel included and knowledgeable.

Once her new account had been explained, JJ asked Kendall, "Okay, are you ready to 'give me' all your money?" And with giggles, Kendall proudly revealed her pink wallet and the funds from her very own savings. Kyle shared that JJ's ability to connect with children and keep them engaged was evident throughout the interaction. JJ's active listening and communication skills ensured that both Kyle and Kendall felt valued and understood, highlighting the dedication and care Golden 1 team members bring to their roles every day.

Stay safe from the latest scams and cyber crimes

Clever criminals continue to devise new ways to steal our identities and money. Beware of these emerging types of fraud:

- **Romance:** Scammers build fake relationships in an attempt to steal money
- **Social media:** Fraudsters use fake profiles to trick you into sharing personal information
- **Cryptocurrency:** Thieves promise high returns on investments to try and steal your money

Never trust unsolicited requests for money or information. For more ways to protect yourself, visit the Member Security Resource Center at **Golden1.com**.

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:

Attn: Golden 1 Credit Union IRA Department
8945 Cal Center Drive, Sacramento, CA 95826

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.

Important annual notice for members with TruStage Credit Life/Credit Disability Insurance

TruStage™ hereby provides you with notice regarding the pre-existing exclusion provision on open-end Credit Life and/or Credit Disability accounts as required annually by the California Insurance Department.

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 - just for you!

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!

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 2024. 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. Legal residents of the 50 United States (D.C.) 18 years or older who are members or employees of a U.S. credit union. Ends April 15, 2025. To enter and for Official Rules, including odds and prize descriptions, visit <https://taxservices.lovemycreditunion.org>. Void where prohibited.

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Annual report

The 2024 Annual Report is available to download from Golden1.com/discoverg1/about-us.

Write to the following address if you would like a printed copy of the most recent Annual Report:

Golden 1 Credit Union

Attn: Senior Vice President, Community Impact and Public Relations Officer
P.O. Box 15966
Sacramento, CA 95852-0966

For our holiday hours, please visit
Golden1.com/aboutus/holidays



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