

Golden PrestigeSM

Golden benefits for golden years

The Golden Prestige program at Golden 1 delivers a package of free perks you can add to your eligible* Golden 1 checking account if you're **62 or older**. These added benefits can save you money all year long.

Golden Prestige has helped Golden 1 earn a place on MONEY magazine's "Best Banks in America – Best for Seniors" list for three years in a row.

You'll get one monthly statement that details all your Golden 1 transactions, including checking, savings, and loans. Plus, once the primary account holder is signed up for Golden Prestige, joint account holders can enjoy the extra benefits, too.

- No monthly maintenance fee or per-check charges
- Free checks (two boxes of custom image checks per year)
- Up to 10 free cashier's checks per month
- Free notary service
- Free domestic wire transfers**

Benefit from Golden Prestige today! Contact our Member Service Contact Center at **1-877-GOLDEN 1 (1-877-465-3361)** or request the benefits when you open your Golden 1 checking account.

*Eligible checking accounts include Free Checking, Premium Checking, and MarketRate CheckingSM. Premium Checking and MarketRate Checking require a \$25 minimum opening deposit.

**Fee(s) required for international wires.

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**.

Donna Bland in CreditUnions.com

Donna Bland, Golden 1 President and CEO, discusses our commitment to senior members in this online article about credit unions making a difference for retirees.

You can find a link to the article in our blog: **golden1.com/seniorprograms**.

Compare Medicare plans side by side with eHealth

We're dedicated to providing opportunities for our members to improve their financial health and overall well-being. That's why we've partnered with eHealth, a reputable and licensed health insurance agency, to help you find Medicare Advantage coverage. This coverage may combine health insurance and prescription drug coverage into an all-in-one plan.

eHealth's licensed insurance agents help you research, compare, and enroll at Medicare Advantage insurance plan. Find a plan that works best with your doctors, your prescriptions, and your budget.

Call eHealth's helpline for Golden 1 members to speak to a licensed insurance agent at 1-844-974-2884 (TTY: 711).

Silvur Retirement Simplified

Golden 1 has partnered with Silvur Retirement Simplified to provide you with all of Silvur's best-in-class education and tools to improve your retirement plan.

Sign up at **golden1.silvur.com** to use interactive tools that will help you:

- Calculate how long your money will last in retirement – down to the year and month. Silvur's Social Security, Medicare, and cost-of-living tools let you run different scenarios to see how your choices impact your plans based on where you live, when you retire, and more.
- Choose from over 500+ educational lessons to understand Social Security, Medicare, and retirement taxes. Retirement School gets straight to the point with easy-to-read lessons to answer all your questions.

By selecting any link to third party content, you will enter a website that Golden 1 does not control. We have provided these links for your convenience, but we are not responsible for the content, links, or the privacy or security policies of these websites.

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 19, 2026 at Golden 1 Credit Union Headquarters, 8945 Cal Center Drive, Sacramento, California. The Nominating Committee will nominate directors by November 19, 2025, and nomination petitions must be received by that date.

Write to the following address for more information:

Golden 1 Credit Union
Attn: Senior Vice President, Community Impact
and Public Relations Officer
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.

Join us for Member Appreciation Week July 21–25, 2025

Let's celebrate with cash, cupcakes, and fun.

Empowering you, our valued members, to improve your financial well-being is our mission at Golden 1. Each year, we look forward to celebrating this unique partnership with giveaways and in-branch activities in your honor.

Enter to win Member Appreciation Sweepstakes

Enter to win online at Golden1.com/member July 14 through July 18.* We'll announce fifteen \$1,000 winners per day on July 22, 23, and 24. Then on July 25, we'll announce our **\$10,000 grand prize sweepstakes winner!**

And be sure to stop by your local Golden 1 branch and help us celebrate Cupcake Day July 21 and Aloha Day July 25.

As a member of Golden 1, you're part owner of a not-for-profit financial institution where we've supported each other for 92 years. We believe the best is yet to come.

Thank you for supporting our purpose to help make California more financially inclusive – to help even more people in even more neighborhoods reach their financial dreams.

* Official rules will be linked at Golden1.com/member.

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. Amendments of the Bylaws of Golden 1, except as prohibited by law
3. 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.

Financial Wellness Center

Visit golden1.com/financial-wellness, your online hub where you can set goals, make plans, and prepare for retirement.

- **Credit Sense powered by Savvy Money:** Empower yourself to monitor and improve your credit score.
- **Learning Lab:** Set budgets and build new money-management skills.
- **Debt Strategies:** Explore effective strategies for getting out of debt.

Take advantage of these resources to achieve your financial goals and secure your future.

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 a CO-OP Shared Branch for most of the routine transactions* you would do 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.

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



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