

Time for a quick account check-up

Just like a seasonal closet clean-out, your financial accounts deserve a little tidying up now and then. Taking a few minutes to review your account details can help you stay organized, protect your money, and plan for the future.



Start by closing old or unused accounts, combining where it makes sense, and adding nicknames to keep things clear. Make sure your contact information is current, your beneficiaries are up to date, and your account preferences reflect your needs. These small updates can make a big difference – especially when it comes to preventing fraud, saving time during life's big moments, or ensuring your loved ones are protected.

Not sure where to begin? Use this checklist:

- Review open and joint accounts
- Update contact info and notification settings
- Check linked services and permissions

Need help or want to make changes? Call our Member Services Contact Center at 877-GOLDEN 1 or schedule an appointment at your nearest branch.

Stay safe from malicious QR codes

Fraudsters are increasingly using fake QR codes to steal sensitive information or redirect users to deceptive websites. These codes appear on flyers, parking meters, emails, or even fake ads – making them easy to overlook.

Before you scan:

- Verify the source
- Avoid scanning codes from unknown or suspicious locations
- Use your phone's built-in scanner or a trusted app
- Double-check the URL before entering any personal information

Staying alert can help you avoid scams and keep your information secure.

Stretch your holiday budget with member-only discounts

The holiday season is here – and so are the spending pressures. With smart spending in mind, savvy shoppers are setting budgets, hunting for deals, and prioritizing value. That's where your Golden 1 membership shines.

From deep discounts on theme parks and travel to exclusive savings on dining, entertainment, and electronics, your member perks help you stretch every dollar without sacrificing the joy of giving.

Log in to Online Banking and visit the Member Benefits section to activate your savings today.

Scholarships for brighter futures Receive up to \$20,000 for college

Spread the word. Applications for the Golden 1 Credit Union Scholarship Program will be available mid-November 2025 and accepted through January 31, 2026 for the 2026-2027 school year.

Scholarships are available to students enrolled at nonprofit, accredited two- and four-year colleges and universities across California. Each award is renewable annually for up to four years. Since launching the Scholarship Program in 2013, Golden 1 has awarded close to \$5 million to nearly 600 college-bound students, helping California's future leaders achieve their goals.

For more information or to apply, please visit our website at Golden1.com/scholarships.

*Student recipients who are not already Golden 1 members must become members prior to accepting a scholarship. Must be listed as the Member/Owner of the account.

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.

Learn skills today for an even better tomorrow

Our Financial Wellness Center offers free resources to help your family save, budget, borrow, and build credit.

Learn more at Golden1.com/financial-wellness.

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.

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.

Win as 1

2025-26 Kings season
exclusive Golden 1 benefits



Save up to 50%¹ on home game tickets!

It's time to get pumped for another exciting season of Kings action at Golden 1 Center. Score up to 50% off home game tickets when you purchase through the Member Discount Ticket Portal.¹

Only Golden 1 Credit Union, the Official Credit Union of the Sacramento Kings, can offer these and other exclusive member perks throughout the season.

Don't miss Member Mondays!

On Member Mondays, the first 100 Golden 1 members* to line up at the Jerry Reynolds Media Entrance will be eligible for these exclusive experiences²: Behind-the-scenes arena tour, Kings warm-up watch, post-game free throw on the court,³ and food and beverage discounts.

Go Kings! We can't wait to see you at Golden 1 Center.

More information can be found at Golden1.com/benefits.

*Must be a Golden 1 member to participate/to be selected. Must have a ticket to the Member Monday game. Proof of membership includes a Golden 1 credit or debit card or Golden 1 Mobile app.

¹Please note that Golden 1 Center Benefits for Golden 1 Credit Union members are subject to change and offered on a first-come, first-served basis. Discounted tickets are to select Kings games only, have limited availability, and are only available through Online Banking. Members must use the email address they have affiliated with their Golden 1 membership to purchase discounted tickets.

²The first 100 Golden 1 Credit Union members to line up at the Jerry Reynolds Media Entrance (500 David Stern Way, near the northeast arena entrance and the Kings Team Store) will get to participate in the VIP Arena Tour. The typical recommended time to line up is 4:30 p.m. If there are more than 100 people, the remaining members have the option to wait and join the group after the tour, entering the arena early for Warm Up Watch.

³Participants must pick up a wristband from the Golden 1 Fan Experience in Section 111.

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.

Holiday hours, visit
Golden1.com/aboutus/holidays



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