

Stay alert

Scammers are increasingly impersonating businesses, government agencies, and even Golden 1 to trick people into sharing personal information or paying fake fees, fines, or “urgent” penalties. These messages often look official, use threatening language, and pressure you to act quickly. In some cases, fraudsters may even “spoof” phone numbers so the call appears trustworthy on your Caller ID.

Protect yourself:

- Government agencies and Golden 1 will never demand immediate payment by phone, email, text, gift card, or wire transfer.
- We will never ask for your one-time passcode or account login information.
- Don't use the contact information provided in a suspicious message. Visit the agency or company's official website to verify directly.
- Red flags: suspicious links, misspellings, urgent threats, or unexpected requests for personal information.
- If something feels off, stop before responding. Reach out through verified channels to confirm whether the message is legitimate.

Learn more:

Visit the Golden 1 Member Fraud & Security Center for tips and resources:

- [Golden1.com/terms-and-conditions/member-fraud-and-security-center](https://golden1.com/terms-and-conditions/member-fraud-and-security-center)
- Or explore Golden 1's Learning Lab for more tools: learninglab.golden1.com

By accessing 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.

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 types available at a Golden 1 branch.* Check our online map at [Golden1.com/locator](https://golden1.com/locator).

*Transaction or service restrictions may apply. See our C-14 Consumer Services Fee Schedule.



Rooted in community

As a member-owned credit union, we believe strong communities help every member thrive. That's why Golden 1 invests in programs and partnerships that create opportunities, support local families, and strengthen neighborhoods across California.

Last year, we provided \$3.5 million in community support statewide. This included revitalization efforts in local neighborhoods, \$750,000 in Community Grant funding, \$100,000 to support food pantries across the California State University system, and nearly \$500,000 in scholarships for California students.

These investments help build brighter futures — supporting students, improving access to essential resources, and creating vibrant, resilient communities where all Californians can live, learn, and succeed.

Helping you reach your business goals

Established in California and proudly rooted here for 90 years, we're honored to serve businesses across the state. Our Business Services Advisors offer trusted, personalized guidance to help you manage and grow your business.

We've expanded our business solutions to include a full suite of products and services – all with competitive rates and low-to-no fees.

- Business checking and savings
- High-yield money market accounts
- ACH and wire services
- Golden 1 Business Mobile* app, Business Online Banking, and Bill Pay

If you're a business owner in California, we invite you to apply for our business products and services. Make an appointment at [Golden1.com](https://golden1.com). Meetings are available across California by phone, virtually, or in person.

Learn more at [Golden1.com/business-services](https://golden1.com/business-services) or by calling **1-877-909-5656**.

Strengthen your financial toolkit

April is Financial Literacy Month

Looking to build stronger money skills and boost your personal financial know-how? Golden 1's Learning Lab offers quick, interactive lessons to help you grow on both fronts.

From credit and budgeting to savings and financial planning, Learning Lab gives you practical tools you can put to work right away.

Explore the full library at learninglab.golden1.com.

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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.

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:

Golden 1 Credit Union
Attn: 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.



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!

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 2025. 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.

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 2024 tax return. Discount valid only with or for preparation of an original 2025 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, 2026. OBTP# 13696-BR 2025 HRB Tax Group, Inc. All tax situations are different. Not everyone gets a refund. See hrblock.com/guarantees for complete details.

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Sweepstakes: 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 4/15/26. To enter and for Official Rules, including odds and prize descriptions, visit <https://taxservices.lovemycreditunion.org>. Void where prohibited.

Annual report

The 2025 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



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