

Stay safe from summer scams: Your golden guide to fraud prevention

Summer means more time with loved ones, travel, and shopping for deals. But scammers are just as busy as you are. We want you to enjoy the season with confidence, so here are a few tips to keep your finances safe:

- **Watch for “too-good-to-be-true” deals**, like websites and apps offering big discounts. Before you click, check the URL for misspellings and stick to trusted retailers.
- **Don’t click email or text links** from unknown senders, especially for packages or gift cards.
- **Protect your personal info.** Use secure payment methods like credit cards, update passwords regularly. Enable transaction alerts in Mobile and Online Banking for real-time updates.
- **Travel smart.** Book trips only through reputable sites, and avoid public Wi-Fi for banking.

If you spot anything suspicious, report it right away. For more tips, visit the **Security Center** at [Golden1.com](https://www.Golden1.com). Enjoy your summer – let’s keep it safe and scam-free.

Accounts for special stages in life

Youth Savings Account (ages under 18¹)

Help kids and teens build strong financial habits early.

Student Checking Account (ages 13-24²)

Track your money so you can stay focused on your academic goals.

Golden Prestige checking benefits (ages 62+)

Features no monthly maintenance fees, no per-check charges, free cashier’s checks, free notary services, and more to save you money all year long.

Learn more about these accounts and programs on [Golden1.com](https://www.Golden1.com).

¹A parent or legal guardian must be a joint owner on the account until the minor reaches the age of 18.

²When you turn 25, your Student Checking account will convert automatically to a Free Checking account. Applicants under age 16 must have a parent or legal guardian as a joint owner. Individual applicants ages 16 and 17 and all applicants over 18 must affirm attendance at a high school, college, university, or trade school. This account does not earn dividends. Accounts with owners ages 16-17 without adults will not have access to Zelle®, external transfer service, and Bill Pay.

Tools to support your financial confidence

At Golden 1, supporting your financial confidence is part of our commitment to our members. That is why we offer a wide range of free financial education tools and resources, all available in one convenient place at [Golden1.com](https://www.Golden1.com).

Visit the Learning Lab to build budgets, strengthen money management skills, and plan for what’s next.

You can also learn at your own pace through Golden 1’s blog and YouTube videos, which provide practical tips and guidance on everyday financial topics.

With Credit Sense, you can monitor your credit score, understand what affects it, and find ways to improve it at no cost. You can access Credit Sense in the Golden 1 Mobile app or Online Banking.

For more personalized support, Financial Resource Centers offer in-person and virtual one on one financial coaching and educational workshops designed to help you reach your goals.

Explore these tools and more at [Golden1.com](https://www.Golden1.com), and take the next step toward a stronger financial future.

Golden 1 invests in the future at Sacramento State University

Exciting news! We’re proud to announce a \$1 million investment over four years to support student well-being through an expanded partnership with California State University, Sacramento.

Across the communities we serve, we focus on helping students access financial education, critical resources, and basic needs so they can succeed in school and beyond. Our investment at Sac State will further strengthen that effort.

This commitment supports student success from day one, bolstering the student welcome experience and increasing access to essential resources through Sacramento State’s Basic Needs Resource Center.

We’re proud to partner with institutions like Sac State to help remove barriers so students can focus on learning, thriving, and building a strong future.

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 25, 2027 at Golden 1 Credit Union Headquarters, 8945 Cal Center Drive, Sacramento, California. The Nominating Committee will nominate directors by November 25, 2026, 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.

Big money lessons start small

Coming this summer, Golden 1 will offer Greenlight®, a family money app that helps kids and teens learn everyday money skills with guidance from the adults who support them. When you connect your Golden 1 account, Greenlight is available at no cost* for members.

With Greenlight, kids can use their own debit card while parents set spending limits, manage allowances, and receive real time alerts. It creates simple opportunities to practice saving, spending, and making thoughtful money choices.

Getting started is easy. Visit Golden1.com/Greenlight to sign up and connect your Golden 1 account as the funding source.

Greenlight works hand in hand with Golden 1's youth products and services, including Youth Savings Accounts, Student Checking, and financial education tools. Together, they help build confidence and strong money habits that can last a lifetime.

*Golden 1 members are eligible for the Greenlight SELECT plan at no cost when they connect their Golden 1 account as the Greenlight funding source. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. See terms for details. Offer subject to change and partner participation. The Greenlight® prepaid debit card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International. The funds underlying your Greenlight Card Account are FDIC-insured up to \$250,000.

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.

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.

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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