Golden 1 Credit Union | Business Services

Newsletter

JULY 2026

Simplify your payments

Running a business is busy enough, so managing payments shouldn't slow you down. **Bill Pay** in Golden 1 Business Online Banking helps you save time and stay organized with a secure, easy to use tool, included at no additional cost with your Golden 1 Business Checking account.

With Bill Pay, you can schedule one-time or recurring payments for rent, utilities, or vendors, helping you avoid missed due dates and last minute stress.

Access up to 18 months of payment history complete with detailed transaction timelines and customizable reports that make tracking and reconciliation simple.

Payments are delivered securely using the fastest available method – whether electronically through ACH or single use virtual cards. Virtual cards add an extra layer of protection by keeping your account information private.

For greater oversight, you can also enable dual signatures, requiring approval from two authorized users before payments are finalized.

Spend less time managing bills and more time focusing on your business—with Bill Pay from Golden 1.

Put your business savings to work

Looking for a smart way to grow your business savings without locking up your cash?

Golden 1's Business Money Market Savings account helps your business earn more while keeping funds easily accessible.

You can get started with as little as $100 and earn dividends on balances of $5,000 or more. Competitive tiered rates reward higher balances, making this a flexible option for managing cash reserves while staying ready for day to day needs or unexpected expenses.

To learn more about Golden 1's business savings options, visit **Golden1.com/business-services/savings-accounts-overview** or contact Business Member Support at **877-909-5656.**

Thank you for growing with us

Thank you for being part of Golden 1's Business Services community. Your membership helps shape how we expand the solutions we offer to support your business.

We look forward to continuing to grow with you. If you need assistance, contact Business Member Support at

- **877-909-5656**
  Monday-Friday 8:30 a.m. to 6 p.m.
  Saturday 10 a.m. to 2 p.m.
- **businessservices@golden1.com**

New partnerships that support your business

We're excited to introduce two new business partners, Clover and Paychex. Both offer tools that help business members save time, stay organized, and keep things running smoothly behind the scenes.

Clover makes getting paid easier and more flexible. Its customizable point-of-sale systems are built to grow with your business and fit the way you work. With built-in invoicing, fast payment processing, and real-time business insights, you can better track sales, manage cash flow, and stay on top of daily operations. Added layers of security and fraud protection help keep every transaction safe.

Paychex, a new addition to our suite of services, takes the stress out of payroll and HR. From running payroll and staying compliant with tax laws to hiring, onboarding, and managing benefits, Paychex brings tools and expert support together in one place. With Paychex Flex®, business owners and employees can access important information anytime, making it easier to stay connected and organized.

Together, Clover and Paychex help simplify the work that happens behind the scenes so you can focus more on serving your customers and growing your business.

To learn more about how Clover and Paychex can support your business, call our Business Member Support team at **877-909-5656** or email **businessservices@golden1.com**.

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Business built to serve

Derrell Roberts and co-founder Tina Roberts spent years building the Roberts Family Development Center (RFDC) to support families and youth through education, workforce development, and essential community resources.

Their shared vision grew into an organization grounded in real community needs – and as RFDC expanded, Derrell and Tina made financial organization a priority alongside program delivery. Together with their team, they managed day-to-day expenses, planned ahead, and made thoughtful decisions to create the consistency needed to keep RFDC's work moving forward.

Along the way, RFDC partnered with Golden 1 Business Services for business banking support that aligns with the realities of running a mission-driven organization. With the right tools in place, RFDC is able to focus on serving the community while maintaining strong, reliable operations.

Today, that stability enables RFDC to create jobs, expand services, and reinvest in the community it serves.



Learn more about RFDC at **robertsfdc.org**, and discover how Golden 1 Business Services can support your mission-driven business at **Golden1.com/business-services**.

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A nationwide network of free ATMs

With access to more than 30,000 no fee Golden 1 and CO-OP ATMs nationwide, your business can withdraw cash, make deposits, and manage accounts with ease wherever work takes you. Find an ATM near you anytime at **Golden1.com/locator**.

*Transaction or service restrictions may apply.

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

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/businessproxy** for more information and to establish a Voting Proxy for your business account. To establish a Voting Proxy for your consumer account, visit **Golden1.com/proxy**.

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

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