Golden 1 Credit Union | Business Services

Newsletter

OCTOBER 2026

New business solutions from Golden 1

Throughout 2026, we've expanded our Business Services offerings with new solutions and enhancements to support the evolving needs of your business. Explore new and upgraded solutions for payroll, merchant services, and online connectivity in this newsletter, and visit Golden1.com/business-services/money-movement to learn about our money movement payment plans, Standard Wire & ACH Access and Business Unlimited.

Helpful tips for Business Online Banking

Business owners are busy, so getting familiar with new tools should be simple. Golden 1's Business Online Banking how-to video library offers short, practical videos to help you set up and manage common tasks more confidently.

New and upcoming topics in the help library include:

- Quickbooks and Quickbook registration
- User management
- Transaction and security alerts
- Fund transfers

Whether you're tracking a specific transaction, learning how to deposit checks from your mobile device, or connecting accounting tools, these resources can help you get started faster.

Learn more at Golden1.com/business-videos.

Featured partner: clover

Clover® offers point-of-sale solutions that can help businesses accept payments, manage transactions, and access real-time business insights. An easy-to-read dashboard delivers reporting and helps you monitor sales trends and payment activity throughout the day.

By providing flexible tools that grow with your business, Clover gives owners a more convenient way to manage day-to-day sales.

For upcoming special promotions, check: Golden1.com/business-services/merchant-services.

Connect your books with Intuit®

You asked for easier ways to keep your business finances organized, and we listened. **Intuit Direct Connect** is now available for eligible QuickBooks® and Quicken® desktop users through **Golden 1 Business Online Banking**.

Direct Connect acts as a secure bridge between Business Online Banking and your desktop accounting software, helping account information flow into your books with less manual work. That can save time, reduce manual data entry errors, and help keep your financial records updated automatically.

This new connection is available at no additional cost from Golden 1. We look forward to offering additional connection options in the future as we continue improving the Business Online Banking experience.

Building California's future workforce

Golden 1 believes education builds strong communities. This year, we awarded nearly **$500,000 in scholarships to 45 students** at colleges and universities throughout California – 22 of them first-generation college students. The recipients excel in academics and leadership, and have contributed 12,000+ hours of volunteer service.

Since launching the Scholarship Program in 2013, we have awarded ~$5.5 million to nearly 600 students. By supporting students in fields such as engineering, health care, education, business, public service, and the sciences, we're helping build the next generation of leaders, employees, and business owners across our state.

Featured partner: PAYCHEX

Payroll and HR tasks can take valuable time away from serving customers and managing daily operations. Through Golden 1's relationship with Paychex®, our business members can explore payroll services designed to help with payroll processing, tax administration, employee onboarding, reporting, and employee access to pay and HR information.

Special promotion: Now through December 31, 2026, new eligible Paychex payroll clients referred through Golden 1 can receive one year of free digital W-2s and Form 1099s – see terms and conditions.[1]

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.

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.

Business Member Support

Whether you're looking to improve payment processing, simplify payroll, connect your accounting software, or learn about ACH and Wire services, we're ready to support your business. Call Business Member Support at **877-909-5656** or businessservices@golden1.com, Monday–Friday: 8:30 to 6 and Saturday 10 a.m. to 2 p.m.

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.

Intuit® is a registered trademark of Intuit Inc.

The Clover name and logo are registered trademarks owned by Clover Network, LLC and are registered or used in the U.S. and many foreign countries. Use of Clover requires a Merchant Processing Agreement.

Paychex® is a registered trademark of Paychex.

All third-party companies, products, and service names used are for identification purposes only. All service marks, trademarks, and registered trademarks are the property of their respective owners.

[1] The One Year of Free Electronic W-2s Promotion (the "Promotion") will run from 7/1/26 until 12/31/26 (the "Promotion Period") unless ended earlier by Paychex and is subject to the following terms and conditions. The Promotion is available to Eligible Clients only and will consist of one year of free electronic access to Eligible Client's Form W-2s and Form 1099s for payrolls processed in 2026 (the "Free Electronic W-2 and 1099 Services"). An "Eligible Client" is a client that: (1) is not currently receiving payroll services from Paychex; (2) is referred to Paychex by an eligible referring bank; (3) elects either the Paychex Flex® Enterprise, Pro, or Select payroll services package by entering into a service agreement with Paychex during the Promotion Period; (4) processes its first payroll with Paychex by January 15, 2027; (5) continues to process payroll with Paychex for twelve consecutive months; and (6) is processing payroll with Paychex when Form W-2s and Form 1099s are prepared. Eligible Client must provide Paychex with all required payroll and 1099 information for 2026 payrolls it did not process through Paychex. Paychex will provide the Free Electronic W-2 and 1099 Services in 2027 as set forth in the Eligible Client's service agreement with Paychex. If an Eligible Client receives the Free Electronic W-2 and 1099 Services but subsequently fails to process payroll with Paychex for twelve consecutive months from their first payroll Eligible Client agrees that it shall be responsible for any applicable fees for the Free Electronic W-2 and 1099 Services Eligible Client received through this Promotion. Hardcopy Form W-2s and Form 1099s are not included in the Promotion. Any benefit offered by the Promotion is not redeemable in U.S. currency or for any other entity. The Promotion applies only to Electronic W-2 and 1099 Services, and Eligible Clients will be solely responsible for all fees due for services other than Electronic W-2 and 1099 Services. The Promotion cannot be combined with any other offer and is a limited time offer that is only available during the Promotion Period.

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

Equal Housing Opportunity • NMLS# 669333 • Insured by NCUA

©2026 Golden 1 Credit Union. The information in this newsletter is as current as possible; however, the credit union reserves the right to add, change or delete services, and all rates and terms are subject to change without notice. Please visit Golden1.com/business-services or call **1-877-909-5656** to verify current rates and terms. We reserve the right to correct printing errors.