

## Annual meeting notice

The annual meeting of the members will be held at 5:30 p.m. on March 19, 2026 at Golden 1 Credit Union Headquarters, 8945 Cal Center Drive, Sacramento, California.

## Elections

Three members of the Board of Directors will be elected at the annual meeting. Nominees recommended by the Nominating Committee are:

**Craig Cornett • Samantha Lui • Aeisha Mastagni**

The number of qualified individuals nominated for the Board is not more than the number of positions to be elected. In accordance with our Bylaws, the Board of Directors has previously, without further action, declared that these nominees have each been elected effective as of March 19, 2026.

## Annual Report

The 2025 Annual Report will be available in hard copy at the Annual Meeting, and thereafter available to download from the Golden 1 website.

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

## 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](https://golden1.com/businessauthorizedvoter) for more information.

## 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](https://Golden1.com/locator).

\*Transaction or service restrictions may apply. See our Fee Schedule for CO-OP Shared Branch Transaction charges.

## Change is coming to Mobile and Online Banking

Soon, Golden 1 will unveil an all-new Digital Banking experience with a fresh mobile app\* and desktop interface. The new platform will allow members to see all of their accounts in one place. Plus, joint account holders will get their own user ID and password, making it easier for them to log in. We'll let you know when the change is coming, and in the meantime, you can take some steps to ensure you have an easy transition.

1. Verify your contact information. Make sure the phone number associated with your account is correct.
2. Check the **All My Accounts** page in Online Banking. If you need to remove someone from an account, call us at **1-877-465-3361**.
3. Make sure you know your user ID and password.

\*Transaction or service restrictions may apply.

## Start strong with financial coaching

A Golden 1 financial coach can be your personal accountability partner, helping you build healthy habits, overcome roadblocks, and gain confidence in your financial decisions.

Best of all, it's free and confidential. Schedule your session today at [appointments.golden1.com](https://appointments.golden1.com) and take the first step toward financial empowerment.

## Celebrating you with every achievement

Golden 1 aims to make a positive difference in the lives of our members and the communities we serve. Every product, every resource, every conversation reflects our mission to deliver value-driven banking and financial education that empowers Californians to thrive.

This year, your trust helped us earn 20+ national honors for excellence in service, culture, and innovation—from American Banker, TIME, Newsweek, and Forbes.

Thank you for inspiring us to lead with purpose. Every award is a reflection of you.

## 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](https://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](https://Golden1.com/businessproxy) for more information and to establish a Voting Proxy for your business account.

## Golden 1 Scholarships – Applications Now Open



Dream big and let us help you get there! Apply for the Golden 1 Credit Union Scholarship Program and receive up to \$5,000 per year per student for college. Applications are open now through January 31 for the 2026 - 2027 school year.

Our scholarships are renewable for up to four years and available to students attending nonprofit, accredited two- or four-year colleges and universities in California.

Eligible applicants must be a Golden 1 member\* by January 31, 2026 and have a minimum 3.0 GPA and 24 hours of community service or work experience in the past year.

Since 2013, we've awarded nearly \$5 million to almost 600 students statewide. You could be next. Apply today at [Golden1.com/scholarships](https://Golden1.com/scholarships).

**Need help?** Join our Scholarship Office Hours every Monday from 3:00–5:00 p.m. (Dec. 15–Jan. 26, 2026) via Zoom or email [scholarships@golden1.com](mailto:scholarships@golden1.com).

\* Student must be a Golden 1 member (listed as the Member/Owner of the account) by January 21, 2026 to apply.



## Exclusive member discounts

This tax season, get the biggest savings on tax prep services and expert tax help plus new tools and benefits. And 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.
- Get your refund up to 5 days early when you file with Turbo Tax and deposit to your credit union account.



Scan the QR code to get your discounts and enter to win! Visit [taxservices.lovemycreditunion.org](https://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.

\*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 April 15, 2026. To enter and for Official Rules, including odds and prize descriptions, visit <https://taxservices.lovemycreditunion.org>. Void where prohibited.

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. ©2024 HRB Tax Group, Inc.

## 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/savings/ira-savings-account](https://Golden1.com/savings/ira-savings-account)

Holiday hours, visit [Golden1.com/aboutus/holidays](https://Golden1.com/aboutus/holidays)



Equal Housing Opportunity • NMLS# 669333 • Insured by NCUA

©2025 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](https://Golden1.com) or call 1-877-GOLDEN 1 (1-877-465-3361) to verify current rates and terms. We reserve the right to correct printing errors. 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.