

SAVE UP TO \$2,000 ON HOME LOAN CLOSING COSTS.

**LOWER CLOSING COSTS.
MORE BACKYARD BBQS!**

Thinking of refinancing or making your move into homeownership? For a limited time, you can save up to \$2,000 on your closing costs¹ with Golden 1 Home Loans.



This money-saving offer is available for home loan applications submitted between February 1, 2022 and April 30, 2022. Use the extra money to grow your savings, go on a trip, or fix up the backyard for family barbecues. Whether you're buying your first home, relocating, or refinancing, our Home Loan Advisors will guide you every step of the way.

Golden 1 offers competitive rates, low down payment options, and a variety of fixed and adjustable² rate loans.

Get moving and save up to \$2,000 on your closing costs!¹ Call us at **1-800-917-9000**. Or start your free pre-qualification at golden1homeloans.com!

All loans subject to approval. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions.

¹Restrictions apply. Offer is valid for loan applications submitted between February 1, 2022 and April 30, 2022. Eligible loans may not include any other promotional offer or non-standard terms or pricing. The closing costs credit is not transferable. The credit at closing may be applied to standard loan costs that are charged at closing and may include customary third-party closing costs. The credit at closing cannot exceed the closing costs.

²Rates subject to increase after consummation.

NOW OPEN! NEW DOWNTOWN OAKLAND BRANCH AND HOME LOANS CENTER.

Golden 1 is excited to announce that our two Oakland branches have merged into one new, full-service branch at 2251 Broadway in downtown Oakland.

Our previous branches at 1495 Clay Street and 111 Grand Avenue have moved operations into the new downtown branch, which opened for service on March 21. Need cash? No worries. Cash-dispensing ATMs will remain in service at our Clay Street and Grand Avenue branch locations.

Our spacious new Oakland branch is located in Hive – a bustling mixed-use commercial development with popular retail shops, restaurants, and ample parking. This new downtown branch also features a Home Loans Center with experienced local Home Loan Advisors to better serve the Oakland community.

We look forward to seeing you at the new downtown Oakland branch. Whether you need to open a new account, apply for a loan or credit card, or you just need friendly face-to-face service, schedule an appointment ahead of time at golden1.com/atm-branch-finder. If you have questions, give us a call at **1-877-GOLDEN 1 (1-877-465-3361)**.



USE OUR NATIONWIDE NETWORK OF SHARED BRANCHES AND FREE ATMS.

More than 30,000 no-fee CO-OP ATMs and 5,000 CO-OP Shared Branches are available to you all over the United States. 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.

*Transaction or service restrictions may apply. See our Fee Schedule for CU Service Center transaction charges.

FIGHT FRAUD. DON'T FALL FOR THESE COMMON TRICKS!

Protect your money and help stop fraud. Beware of these common scams used by phone, mail, or even in person:

- Offering “guaranteed” or easy money from a grant or investment
- Asking for checking account information or passwords
- Claiming to represent the government

For more fraud and identity theft prevention tips, visit golden1.com/security-fraud.



WE  OUR MEMBERS!



MAKE PRECIOUS MEMORIES ON A FAMILY RV ROAD TRIP.

Words of wisdom: no one looks back and wishes they went on fewer vacations! Find out how easy it is to buy an RV with Golden 1 financing – available at 40 dealerships (and growing) throughout California.

- Competitive rates*
- Financing can include tax, license, registration, and service contracts or warranty costs as part of the loan
- No prepayment penalties

Your RV experience should be all about relaxing, starting with the financing. Go ahead – ask your local RV dealer about a Golden 1 loan. And start making memories today!

*Annual Percentage Rate (APR). All loans subject to approval. Collateral conditions and restrictions apply. Rates, terms and conditions are subject to change and vary based on creditworthiness and other factors.

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/accounts/IRA.

IMPORTANT ANNUAL NOTICE FOR MEMBERS WITH CUNA MUTUAL GROUP CREDIT LIFE/CREDIT DISABILITY INSURANCE.

CUNA MUTUAL GROUP® provides the following notice regarding the pre-existing exclusion provision on open-end loans with Credit Life/Credit Disability as required annually by the California Department of Insurance.

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.



SAVE ON TURBOTAX® AND H&R BLOCK® THIS TAX SEASON

The deadline is almost here! Get the tax help you need and special member savings with TurboTax and H&R Block.

- **TurboTax** – File with the #1 best-selling tax software, to help you get your taxes done right, and get your maximum refund, guaranteed. PLUS, as a Golden 1 member you can save up to \$20 when you file with TurboTax. Scan the QR code below to save on TurboTax today!
- **H&R Block** – Whether you want to meet with a tax pro in-office, via drop off, or send your documents virtually, let the tax pros do the rest. H&R Block will always get your biggest possible refund, guaranteed. PLUS, as a Golden 1 member, first-time filers will receive \$25 off their expert tax prep, and returning customers will get the Tax Identity Shield® add-on. Scan the QR code to get your H&R Block coupon today!



Visit g1cu.com/2021tax for TurboTax and H&R Block offer details and 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 2021. 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 2020 tax return. Discount valid only with or for preparation of an original 2021 personal income tax return. Tax Identity Shield terms, conditions, and limitations apply. 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, 2022. OBTP#B13696 ©2022 HRB Tax Group, Inc.

FOR OUR HOLIDAY HOURS, PLEASE VISIT [GOLDEN1.COM/ABOUTUS/HOLIDAYS](https://golden1.com/aboutus/holidays)

 **Insured by NCUA.
Equal Housing Opportunity**



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