

## START THE YEAR OFF RIGHT! TAKE CARE OF YOUR FINANCIAL SELF.

Financial health is just as important as physical health and well-being. Putting your hard-earned money to work for you in a safe and secure place can give you peace of mind. Your deposits are federally insured up to \$250,000 by NCUA, a United States governmental agency.

Whether you're saving for a rainy day or a specific purchase, we have the account can help you achieve your goals.

- **FlexSavings<sup>SM</sup> Savings:** Set money aside and customize your payout date.
- **Santa Saver<sup>SM</sup>:** Save all year to truly enjoy the gift of giving.
- **Money Market Savings:** Higher returns for higher balances with flexible access to your money.
- **Term Savings Certificate:** Earn higher dividends with a fixed rate for a fixed period of time. You choose your term.

For more tips on how our savings accounts can fit into your overall financial goals, visit our Financial Wellness Center at [golden1.com/financial-wellness](https://golden1.com/financial-wellness).

Your dream is our goal. We'll help you choose the right savings account to make it happen!

### TO LEARN MORE:

- Visit [golden1.com](https://golden1.com)
- Call 1-877-GOLDEN 1 (1-877-465-3361)
- Stop by a branch

## 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. CO-OP Shared Branches can be used for most routine transactions available at a Golden 1 branch\*. Check our online map at [golden1.com/atm-branch-finder](https://golden1.com/atm-branch-finder).

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



## NEW GOLDEN 1 WEBSITE DEBUTS! DESIGNED WITH YOU IN MIND.

Your response to our new website has been overwhelmingly positive. Thank you sharing your comments about our new design, features and functions. We are continually looking for ways to provide the best member experience for you. If you haven't done so already we invite you to visit [golden1.com](https://golden1.com) today and let us know what you think!

## INVEST IN YOUR FUTURE WITH IRA CONTRIBUTIONS.

The Internal Revenue Service (IRS) has kept contribution limits the same for 2020 as for 2019. That means the maximum contribution you can make to your Individual Retirement Account (IRA) annually is \$6,000 for people under the age of 50. For those older than 50, the catch-up contribution is \$7,000 annually.

These accounts allow you to save for specific retirement goals and provide long-term, tax-advantaged\* savings. Visit [golden1.com/accounts/IRA](https://golden1.com/accounts/IRA) or go to any Golden 1 branch to learn more about our IRA products.

\*You are advised to seek advice from your own tax professional and attorney.

## 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 our IRA products, visit [golden1.com/accounts/IRA](https://golden1.com/accounts/IRA).



## ANNUAL MEETING OF GOLDEN 1 CREDIT UNION

The annual meeting of Golden 1 Credit Union will be held at the Golden 1 Headquarters, 8945 Cal Center Drive, Sacramento, California, at 5:30 p.m. on Thursday, March 19, 2020.

### ELECTIONS

Four members of the Board of Directors and one member of the Supervisory Committee will be elected at the Annual Meeting. Nominees recommended by the Nominating Committees are:

#### BOARD OF DIRECTORS

P. Craig Cornett  
Samantha Lui  
Aeisha Mastagni  
Donna Bland

#### SUPERVISORY COMMITTEE

Michael Dendorfer

The number of qualified individuals nominated for the Board or Supervisory Committee is not more than the number of positions to be elected. In accordance with our Bylaws, the Board of Directors may, without further action, declare that these nominees have been elected at the Annual Meeting. This procedure will be followed at the Annual Meeting on Thursday, March 19, 2020. Please note this meeting will begin at 5:30 p.m.

### PROPOSED BYLAW AMENDMENT

At the Annual Meeting, the members will vote on a proposal to amend the Bylaws of Golden 1 Credit Union to allow for a variable number of directors of not less than nine (9), nor more than thirteen (13), with the exact number of authorized directors to be an odd number within this range as set from time-to-time by Resolution of the Board of Directors. Until so changed by the Board of Directors, the number of authorized directors will be eleven (11). Currently, the Bylaws provide that the number of directors shall be fixed at eleven (11) directors.\*

\*Copies of the proposed bylaw amendment will be available at the annual meeting for review. Any member who would like to review the proposed bylaw amendment in advance of the annual meeting can do so by emailing [legal@golden1.com](mailto:legal@golden1.com).

## 1 MILLION MEMBERS \$20 MILLION IN THANKS

On November 19, 2019, Golden 1 showed thanks to our more than one million members by making surprise deposits to their accounts, totaling \$20 million. Eligible members received a supplemental dividend of at least 25% of their total dividends received through October 1, 2019.\*

We also highlighted three members for their inspiring stories. Golden 1 members Manuel, Sonia, and married couple Sam and Sara were nominated by employees at their local branches and were surprised with additional personalized 'thank you' gifts. Visit [golden1.com/giveback](https://golden1.com/giveback) to see their inspiring stories!

\*Based on 25% of total savings dividends earned January 1 through October 1, 2019, with an \$8 minimum. Only active members in good standing as of November 15, 2019 are eligible for the distribution. Active member: Any member with outstanding obligations (loans) or a minimum membership share balance of \$1.00. Member in good standing: Any active member not currently in default on any loan or overdrawn on any deposit account more than 45 days. The member must also not be subject to any legal or administrative order or levy, have an escheatable account, be deceased, or have caused a loss to the Credit Union. Members who received a giveback notification but subsequently become ineligible as of November 15, 2019, will not receive the distribution and will not be notified. Member accounts must be open on November 19, 2019 to receive this supplemental dividend. Member Giveback Contribution may be taxable. If you receive a 1099 it will reflect this distribution. Please consult a tax professional. For FAQ, visit [golden1.com/giveback](https://golden1.com/giveback).

## 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. Election of Supervisory Committee members
3. Amendments of the Bylaws of Golden 1, except as prohibited by law
4. 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.

Information about Voting Proxy Online can be found at [golden1.com/proxy](https://golden1.com/proxy).

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



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