



STRONGER TOGETHER AGAINST FRAUD.

We're committed to protecting our members from fraud and scams! Here are some tips to protect your accounts and personal information:

- Golden 1 will never send an unsolicited text or email or call you asking for personal information such as one-time verification codes, PINs, or passwords. If you receive such a message or call, DO NOT click on the link or share this information. Call **1-877-GOLDEN 1 (1-877-465-3361)** to report.
- Use different usernames and passwords for each financial account. This will keep most of your accounts secure if one is compromised. Add another layer of security by signing on with two-factor authentication when possible.
- Keep your computer and mobile device software up to date to utilize timely security enhancements.
- Use the **Golden 1 Mobile Banking app** to set up alerts, and monitor your accounts regularly. And use our **Card Controls app** to suspend your card if you've misplaced it, reactivate it when it turns up, get fraud alerts, and more.

Visit our Financial Wellness Center at golden1.com/financial-wellness for more tips and strategies.

*Message and data rates may apply. Check with your mobile provider.

GOLDEN 1 HOME LOAN CENTERS BRING LOCAL EXPERTISE.

NEW LOCATION OPENS IN CARLSBAD!

We're pleased to announce the opening of our seventh Home Loan Center (HLC)! Located in La Costa Town Square, our Carlsbad Home Loan Center joins our HLCs in Thousand Oaks, Laguna Hills, and Rancho Cucamonga to bring our dedicated Home Loan Advisors to Southern California.

We also have three HLCs in the Bay Area, located in Pleasanton, Campbell, and San Jose. You can find our Home Loan Advisors in most Golden 1 branches as well. Visit golden1homeloans.com and click "Home Loan Advisors" to find one near you.

We have low down payment options and a variety of low rate fixed and adjustable rate home loans to fit your goals — whether you are purchasing a home or refinancing to today's low rates. Let's make your dream home happen!



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.

NEW CREDIT CARDS – ANNOUNCEMENT COMING SOON!

Be on the lookout for our new lineup of no annual fee credit cards from Golden 1! You will have more options with more generous cash back rewards, low interest rates and new benefits.*

*Subject to approval.



ANNUAL MEETING OF GOLDEN 1 CREDIT UNION

The annual meeting of the members will be held at 5:30 p.m. on March 24, 2022 at Golden 1 Credit Union Headquarters, 8945 Cal Center Drive, Sacramento, California, subject to any public health and safety requirements that may apply at the time of the meeting.

ELECTIONS

Five members of the Board of Directors and two members of the Supervisory Committee will be elected at the annual meeting. Nominees recommended by the Nominating Committees are:

BOARD OF DIRECTORS

Keely Bosler
James H. Gomez
Ting L. Sun
Keri Thomas
Paris Coleman

SUPERVISORY COMMITTEE

Diana Emanavin
Carol Nelson

The number of qualified individuals nominated for the Board and Supervisory Committee 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 24, 2022.

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.



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

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 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.

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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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