



INTRODUCING OUR NEW CARD WITH UP TO 4% CASH BACK.

Getting more value from your credit card can help you do more of what you love. Our new Member Cash Rewards+ card puts cash back in your wallet for everyday purchases.

LOW RATE¹, NO ANNUAL FEE², PLUS GREAT REWARDS³

- 4% cash back on gas⁴
- 3% on groceries & restaurants
- 1% on all other purchases.

More cash rewards mean more for your savings account, more pocket cash for spur-of-the-moment experiences – whatever's most important to you!

Apply today at golden1.com/creditcards. Limitations apply.

¹ Subject to approval based on creditworthiness or qualifications. ² Other fees apply. Cash advance either \$5 or 2.5% of the amount of each cash advance, whichever is greater. Up to 1% for each foreign transaction in U.S. dollars.

³ You earn cash rewards on net qualified purchases (less credits, returns and adjustments) for each \$1 spent. Balance transfers, cash advances and cash-equivalent transactions, such as purchases of money orders or gift cards, and certain other purchases/transactions do not earn rewards. We reserve the right to determine in our sole discretion whether a particular transaction is a qualified purchase. A 3% cash reward is offered on net qualified purchases from eligible grocery stores or supermarkets, restaurants, fast food, and food delivery. Purchases made at wholesale warehouse clubs are not eligible for rewards. All other net qualified eligible purchases will receive a 1% cash reward for each \$1 spent. ⁴ 4% cash reward is offered on net qualified gas purchases at eligible gas merchants limited to up to \$5,000 in purchases annually, then 1% thereafter. Other terms and conditions may apply.

Access to 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.

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

SACRAMENTO KINGS TICKETS: UP TO 50% OFF!



Kings NBA basketball is back this fall with **exclusive** member savings* at Golden 1 Center. As a Golden 1 member, you can:

- Save up to 50% on select Kings home game tickets.
- Get 15% off merchandise at all team stores.

GETTING YOUR TICKET DISCOUNT IS EASY.

Sign on to Online Banking and select "Member Benefits" under "Services." Click on the "See Available Tickets" button. And choose your game! **#SacramentoProud**

*Golden 1 Center benefits for Golden 1 Credit Union members are subject to change. Discounted tickets have limited availability and are only available through Online Banking. The 15% discount on merchandise does not apply to online purchases and is available only with proof of membership such as a Golden 1 credit or debit card. Other restrictions may apply. More information and a link to FAQs can be found at golden1.com/benefits.

THANKS TO YOU, OUR VALUED MEMBERS! WE'RE HONORED TO RECEIVE "BEST OF" AWARDS.

Serving our members with pride is our best reward. Still, we're grateful and humbled when the community recognizes Golden 1 for our efforts. Here are a select few of the awards we've received in 2022 so far:

- Best-In-State Employer, Forbes
- Best Customer Experience Institutions, American Banker
- Best Credit Unions to Work For, American Banker
- Corporate Citizenship, Sacramento Business Journal
- Best Credit Union Mortgage Lenders of 2022 for California Borrowers, NerdWallet
- Best Credit Union in California for 2022, Business Insider (Personal Finance Insider)



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.

Annual Meeting Notice

The annual meeting of the members and elections to the Board of Directors will be held on March 23, 2023 at Golden 1 Credit Union Headquarters, 8945 Cal Center Drive, Sacramento, California. The Nominating Committee will nominate directors and supervisory committee members November 23, 2022. Petitions of nomination must be received by that date.

Write to the following address for more information:

Golden 1 Credit Union
Attn: Vice President of Communications & Community Relations
P.O. Box 15966 • Sacramento, CA 95852-0966

HELP YOUR LOVED ONES FIND THE RIGHT MEDICARE PLAN

At Golden 1, we want you and your loved ones to have the guidance you need to find your best Medicare plan. As a benefit to you and yours, we've partnered with eHealth, one of the nation's largest independent insurance advisors. eHealth can help you compare and optimize your plan.

Medicare's annual election period is coming October 15 – December 7, 2022. Learn about your plan options and explore extra coverage and potential savings:

- Medicare Advantage (Part C) plans
- Medicare Supplement Insurance (Medigap) plans

Connect with one of eHealth's licensed insurance agents:

Call **1-833-984-1323 (TTY:711)** Monday–Friday 4 a.m. - 7 p.m. or Saturday 7 a.m. - 4 p.m. Pacific Time, or visit **eHealthMedicare.com/Golden1** (a non-government website).

NO OBLIGATION TO ENROLL: This is a free service for Golden 1 members and their eligible family members, whether you're aging into Medicare or on Medicare already. This service is offered with no obligation to enroll in a plan. There is ZERO cost to you to work with eHealth. eHealth is, however, paid a commission by the insurance companies they represent for enrollments. If you enroll in new coverage in 2022 through this program, eHealth shares a portion of their commission with Golden 1 Credit Union.

Not all plans offer all benefits mentioned. Plan benefits may vary. Limitations may apply. This ad is not from the government. It's from eHealth, an insurance agency selling plans from many insurance companies. The Medicare plans represented are PDP, HMO, PPO or PFFS plans with a Medicare contract. Enrollment in plans depends on contract renewal. Enrollment in a plan may be limited to certain times of the year unless you qualify for a Special Enrollment period or you are in your Medicare Initial Election Period. eHealth does not offer every plan available in your area. Any information eHealth provides is limited to those plans eHealth does offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options. Medicare Supplement insurance plans are not connected with or endorsed by the U.S. government or the Federal Medicare program.

Insurance and Protection Products:	
Not An Obligation of Golden 1 Credit Union	No Credit Union or Affiliated Entity Guarantee
Not Insured by Any Federal Government Agency	Products and Services Offered Are Not Deposits



RECEIVE UP TO \$20,000 FOR COLLEGE GOLDEN 1 CREDIT UNION SCHOLARSHIPS.

Applications for the Golden 1 Credit Union Scholarship Program will be accepted from mid-November through January 31, 2023. Scholarships are for students attending both two-year and four-year nonprofit, accredited colleges and universities in California during the 2022-23 school year. Awards range from \$1,000 to \$5,000 and are renewable annually for up to four years. We are proud to offer this benefit to eligible members and their dependents.

Visit our website at **golden1.com/scholarships** for more information about the Golden 1 Credit Union Scholarship Program, or to apply when the application period opens.

Student recipients who are not already Golden 1 members must become members prior to accepting a scholarship. Must be listed as the Member/Owner of the account.

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**.

For our holiday hours,
please visit
golden1.com/aboutus/holidays



Insured by NCUA.

Equal Housing Opportunity - NMLS# 669333

©2022 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** 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.