

YOU'RE THE REASON.

YOUR MEMBERSHIP POWERS OUR PURPOSE TO CREATE A MORE FINANCIALLY INCLUSIVE CALIFORNIA.

In 1933, eleven state workers pooled their money to form a credit union, where one person's savings could fund another's dreams.

As we grew to become Golden 1 Credit Union, we expanded our mission and vision. Today we proudly invest in the well-being of our members through every life milestone, from buying your first car to moving to your dream home to saving for your future.



As a member of Golden 1, you're part owner of a not-for-profit financial institution that has supported each other through two Member Givebacks, payroll loans for public employees during State and Federal budget crises, and help for disaster victims during California fires and floods.

We believe the best is yet to come! Thank you for supporting our purpose to help make California more financially inclusive – to help even more people in even more neighborhoods reach their financial dreams.



OCTOBER 19 IS MEMBER APPRECIATION AND INTERNATIONAL CREDIT UNION DAY.

Follow us on social media for Member Appreciation activities and contests!

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.

EARN MORE IN A SAVINGS CERTIFICATE REWARDING. RELIABLE. RISK-FREE SAVINGS.

Here's another way your membership can help you earn more on your hard-earned money!

With a Term Savings Certificate, you'll deposit a specific amount of money for a fixed period (term). The interest rate is also **fixed and guaranteed** for the duration of the term you choose. At Golden 1, certificates offer our highest rates of return – to help you reach your saving goals faster.

- Choose a term from 3 to 60 months
- \$500 minimum opening deposit

MEMBERSHIP AT GOLDEN 1 MEANS YOU GET MORE!

Visit golden1.com to check for our current certificate promotion and current rates.

FEE CHANGES

The following fee changes are effective as of August 1, 2023.

FEE TYPE	Current	Revised
Excessive Savings Withdrawal*	\$3.00	\$0.00
Regular Savings Account Low Balance Relationship Fee**	\$5.00	\$0.00

*Assessed on Regular Savings/Additional Savings/Youth Savings accounts. More than three branch cash withdrawals or transfers per month.

**Assessed on regular savings accounts that maintain an average monthly balance of \$100 or less with no other active accounts. Active accounts must be in primary savings account owner's name. Active accounts include safe deposit boxes, account balances greater than zero, brokerage and insurance products, mortgage and consumer loan balances greater than zero, and line-of-credit loan balances at zero balance but still open. Line-of-credit loans include Home Equity Lines of Credit, Personal Lines of Credit and Credit Cards.

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.



GET YOUR DISCOUNT TICKETS FOR SACRAMENTO KINGS HOME GAMES.

As the Official Credit Union of the Sacramento Kings, we're excited to offer discounts and other exclusive benefits!

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

And don't forget to join us for Member Monday home games for exclusive member experiences and upgrades.

*Golden 1 Center benefits for Golden 1 Credit Union members are subject to change and offered on a first come, first served basis. Discounted tickets have limited availability and are only available through Online Banking. Members must use the email address they have affiliated with their Golden 1 membership to purchase discounted tickets. 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.



ANNUAL MEETING NOTICE

The annual meeting of the members and elections to the Board of Directors will be held at 5:30 p.m. March 21, 2024 at Golden 1 Credit Union Headquarters, 8945 Cal Center Drive, Sacramento, California. The Nominating Committees will nominate directors and supervisory committee members by November 21, 2023, and nomination petitions must be received by that date.

Write to the following address for more information:

Golden 1 Credit Union
Attn: Vice President of Communications
and Community Relations
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 for more information.

WE OFFER SCHOLARSHIPS FOR BRIGHTER FUTURES. RECEIVE UP TO \$20,000 FOR COLLEGE.

Applications for the Golden 1 Credit Union Scholarship Program are opening soon and will be accepted through January 31, 2024. Scholarships are for students attending both two-year and four-year nonprofit, accredited colleges and universities in California during the 2024-25 school year. Awards are renewable annually for up to four years.

We're proud to offer this benefit to eligible members and their dependents! Applying now could put you in the company of previous recipients such as:

- Garrett, following his passion for watershed and range land management
- Claire, majoring in bioengineering to help provide high-tech medical treatments like the one that helped her brother
- Samantha, working toward opening a dermatology practice in an underserved community

For more information or to apply, please visit our website at golden1.com/scholarships.

*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.

Please visit 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 for more information and to establish a Voting Proxy for your business account.

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



INSURED BY NCUA.
Equal Housing Opportunity - NMLS# 669333

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