

# People helping people

Strengthening California



Impact Report **2025**

**Golden1**  
Credit Union

# About Golden 1 Credit Union

## A message from our president and CEO

“

Golden 1’s impact is rooted in who we are. **Our members are our why – the heart of our purpose and the foundation of the mission we pursue across California.** By investing in financial well-being, expanding access, and uplifting those we serve, we are fulfilling our promise to create a more equitable and financially inclusive state – **building a brighter future for all Californians.**”

**Donna Bland**

Golden 1 President and CEO



## Our impact at a glance

### Member empowerment

**1.1M+** Golden 1 members across California

**\$21B+** in assets

**\$7.2B** in loans granted

**62** Golden 1 Branches

**6** Home Loan Centers

**2** Financial Resource Centers

**24/7** Online and Digital Access

Business Services

### Financial education

**20,300+** individuals reached

**9,500+** users of Learning Lab (our online financial education hub)

**10,600+** workshop participants

**247** one-on-one coaching sessions

### Employee involvement in the community

**2,066** volunteer hours

**270** participating employees

**85** nonprofits served by employee volunteers

### Community giving

**\$3.5 million** invested statewide

#### Focus Areas:

- Social and Financial Equity
- Youth Education and Development
- Disaster Relief and Basic Needs

**101** nonprofit grantees

**~\$500,000** in college scholarships

### People and culture

**2,000+** employees      **28%** ERG participation

**7** employee resource groups (ERGs)

**45%** employees participate in one or more Golden 1 wellness initiatives

**93%** employees say they feel included and believe Golden 1’s employees are treated as individuals

## Caring with heart, serving with pride, delivering with excellence

Golden 1 Credit Union exists to put people first and strengthen the financial well-being of our members and communities. Founded in 1933, we have grown to become **one of California’s largest and most trusted credit unions**, rooted in our belief that everyone deserves fair, compassionate financial services. Because we are committed to expanding opportunity, all Californians are eligible for membership.

Our culture is grounded in three commitments:

**Care. Serve. Deliver.**

We care with heart, serve with pride, and deliver with excellence. These commitments define who we are and how we help our communities thrive.

Our statewide network of Branches, Home Loan Centers, and Financial Resource Centers allows us to meet members where they are – providing personal support, education, and tools that help them **save, borrow, and plan with confidence.**

And as a not-for-profit, member-owned financial institution, **Golden 1 is consistently recognized among the best credit unions and employers in California and nationally.**



#### About this report:

This report highlights Golden 1’s 2025 corporate and community statewide impact.



# Building stronger communities across California

## Our approach to uplifting Californians

Golden 1 partners with organizations that strengthen communities, improve quality of life, and expand financial equity across California.

In 2025, we invested **\$3.5 million** in programs advancing



**Social and financial equity**



**Youth education and development**



**Disaster relief and basic needs**

Our support reached 101 nonprofit grantees who expand career pathways, education, and youth entrepreneurship, and provided nearly \$500,000 in college scholarships.

Our commitment to service and community leadership earned us the Sacramento Business Journal's Corporate Citizenship Award in 2025.

## Social and financial equity

**We advance social and financial equity by investing in community-driven solutions** that expand opportunity and financial well-being. Our work is anchored in partnerships that reflect the voices and priorities of the communities we serve.

In 2025, we awarded more than \$2.1 million to local organizations and projects focused on social and financial equity. Guided by our belief in a community-driven partnership model, we aim to invest in under-resourced communities across California. For instance, our \$10 million Del Paso Heights initiative in Sacramento has supported economic mobility and resident-led revitalization since launching in 2022.

Empowering local leaders is equally important. In 2025, Golden 1 funded nonprofit leaders' travel to Washington, D.C. to help ensure California communities have a voice in federal policy conversations.

We also advance financial equity through financial education. In 2025, we reached 20,383 Californians through these programs, including 493 workshops serving 10,606 people, 247 one-on-one coaching sessions, and new partnerships with 67 community organizations for workshops, with a 73% increase in Retail Educator-led workshops compared to 2024.

We continued delivering Financial Wellness Challenges across nonprofits, high schools, and colleges throughout California; expanded financial coaching with certified educators; and grew our Learning Lab. We also raised awareness of state college savings programs like CalKIDS.

“

Each summer, we partner with Golden 1 to offer incoming freshmen a financial wellness challenge that equips them with practical tools to manage their money and make informed decisions. Our students consistently say it's a highlight of their experience, helping them begin college with greater financial confidence.”



**John Lor**  
Assistant Director  
Educational Opportunity Program  
Fresno State University

## Youth education and development

Golden 1 helps young Californians build strong foundations through education and career readiness.

**In 2025, we awarded nearly \$500,000 in college scholarships to 43 students** – easing financial burden and opening doors to new possibilities. Sixty-six percent of recipients were first-generation college students. Since 2013, nearly \$5 million in scholarships has supported almost 600 college-bound students.

We partner with nonprofits advancing **educational attainment, expanding career pathways, and fostering entrepreneurship for youth and young adults.**

Further, we work with College Ave, a trusted private student loan provider, to help simplify financing higher education for students and families. Through our partnership, members can access a range of loan options – including undergraduate, graduate, and refinancing options – designed to make borrowing and repayment more accessible.

“

Something I really think about is how am I actually going to pay for college? So, this is a way to... ease my mind without having to worry about [money and] focus on my academics.”



**Alejandro V.**  
2025 Scholarship Recipient  
UC Davis

## Disaster relief and basic needs

**We have long stood by our members and communities in times of need.** In 2025, when wildfires struck California, we supported affected members through discounted special-purpose loans and flexible payment options through our Community Emergency Relief Program. And when there was a payroll disruption for federal employees, we launched a short-term loan program to help maintain stability for impacted members.

We also believe reliable access to nutritious food is a critical foundation for financial stability and wellness. To help improve Californians' financial and physical well-being, **we've contributed nearly \$900,000 to food pantries statewide since 2012.**

Two out of three California college students identify as food insecure, presenting a barrier as they work toward their educational goals. **We donated \$100,000 across all 23 California State University campuses in 2025** – our fourth annual donation – helping ensure students have access to the nutrition they need to succeed.

# Making financial well-being accessible to all Californians

As a member-owned credit union, **Golden 1 prioritizes people over profit**, ensuring every Californian can access affordable financial services that meet their needs – through inclusive accounts, competitive rates, financial education, and trusted guidance.

Our products and services expand financial inclusion and remove barriers to financial stability, resulting in average annual savings of nearly \$1,000 per household.<sup>1</sup>

Golden 1's **Financial Resource Centers** in the Sacramento and the San Joaquin Valleys help our members by offering free workshops; one-on-one coaching from staff who are certified as CFEI (Certified Financial Education Instructor), CCUFC (Certified Credit Union Financial Counselor), and AFC (Accredited Financial Counselor) professionals; and tailored products that support long-term financial well-being.

Our **Growth Savings account** provides a 4% APY on the first \$1,000, helping members begin their savings journeys. Our **Easy Checking account** is BankOn-certified by the Cities for Financial Empowerment (CFE) Fund, meaning it meets the organization's criteria for safe, affordable banking.

We also partner with SpringFour, a free tool that connects members with resources for food, utilities, housing, and healthcare.

Golden 1 has received the Greater Sacramento Economic Council's EQUITY Award for advancing financial inclusion across California.



## Affordable credit and homeownership

We help Californians achieve their dream of homeownership through affordable home loans, flexible programs, and meaningful support.

Our **On My Way Homeownership Program** provides eligible first-time homebuyers with a closing credit up to \$5,000 and has supported 152 first-time homebuyers since launching in 2023.

In 2024, Golden 1 began **partnering with the California Housing Finance Agency (CalHFA)** – supporting 65 first-time homebuyers with down payment and closing cost assistance since launch.

## Digital access

Golden 1 continues **modernizing our digital and mobile experience** – ensuring all members can manage their money with confidence, convenience, and security.

We design our tools to make tasks easier. For instance, Golden 1's **Home Loans app** connects homebuyers with their loan advisor, allowing them to upload documents, ask questions, and track real-time progress.

<sup>1</sup>Based on an independent study (September 30, 2025) conducted by America's Credit Unions, Golden 1 members saved \$952 per household.



# Community partnerships

Strong communities are built together. Golden 1 invests in long-term partnerships that uplift communities, improve quality of life, and advance financial equity statewide.

These collaborations with nonprofit organizations, universities, and other partners help us address local needs and expand opportunity across California.

We believe financial well-being grows when people have access to trusted support, reliable resources, and organizations dedicated to helping them thrive. This belief shapes our approach and guides how we show up for the places our members call home.

**Together with our partners, we are working to build a stronger, more financially inclusive California.**

“Golden 1 has been an invaluable partner in strengthening our region’s small business and AAPI communities. Their investment has expanded our ability to deliver technical assistance, deepen community engagement, and create meaningful opportunities for local entrepreneurs to grow and thrive – making a lasting impact across our region.”

 **Pat Fong Kushida**  
President and CEO  
Sacramento Asian Pacific Chamber of Commerce

“As an organization helping women rebuild their lives after incarceration, we value our long-standing relationship with Golden 1. Their platform and servicing for business and nonprofit needs, along with competitive rates and tailored solutions, strengthen our operations and allow us to focus on creating lasting benefits for the communities we serve.”

 **Michael Towler**  
Co-Director  
A New Way of Life  
Los Angeles



# Supporting the people who power Golden 1

## Our culture

Golden 1's culture is rooted in our values of **integrity, reliability, inclusion, service, and excellence**. Our employees show love for our members by advancing our shared goal: **improving the lives of Californians and strengthening the communities we serve**. We are dedicated to creating a workplace where employees feel valued, supported, and inspired to make a difference.

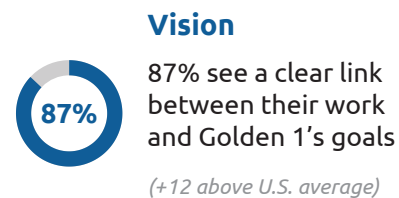
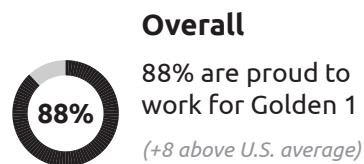
**Golden 1 employs more than 2,000 people across California**, offering high-quality careers and benefits. We are headquartered in Sacramento and are one of the region's largest employers, with employees statewide, contributing to local and state tax bases while advancing opportunity and providing access to capital for our members throughout the state.

Our commitment to people and culture has earned recognition. Golden 1 received the Dream Employers 2026 Award (Forbes), was named one of America's Best Employers for Company Culture 2025 (Forbes), and achieved a Great Place to Work® Certification™, in addition to being honored among America's best midsize employers, top workplaces for women, and leaders in well-being.

Forbes



## Employee perspectives on working at Golden 1



Golden 1 employees walk in Pride parade

## Empowerment

Inclusion and employee empowerment are core to our workplace.

**Our seven employee resource groups (ERGs) have 639 members, representing 28% of our workforce.** These groups create connection and community for employees who are women, Black, LGBTQ+, Latino, AAPI, early career professionals, caregivers, and parents. We also have an ERG dedicated to wellness and mental health.

This year, we strengthened belonging through inclusive micro-learning focused on gender identity, neurodiversity, and accessibility; a cultural awareness workshop for leaders; and expansion of our internship program to include two-year college students.

## Learning and development

Golden 1 fosters a **culture of continual learning** so employees can build meaningful careers – with the tools, clarity, and support needed to thrive.

For over 15 years, Golden 1's **Education Incentive Program** has reimbursed employees' tuition and professional certifications to support their ambitions. **In 2025, we provided nearly \$23,000 to 14 employees pursuing bachelor's, master's, and associate degrees.**

## Wellness and benefits

Golden 1 supports employees' physical, mental, and financial well-being through comprehensive benefits including robust medical, dental, and vision; a competitive 401(k) match of up to 6%; tuition and certification reimbursement; and extensive wellness offerings.



We continually strengthen programs based on employee feedback. Our **Be Well platform** and **HIVE Employee Wellness Advocacy ERG** connect employees to mental health resources and support. **In 2025, our wellness program engagement grew from 12% to 45%**, and chronic condition coaching participation rose by 357%.



Golden 1 also promotes balance and belonging through paid volunteer hours, hybrid work options, fitness credits, and recognition rewards. In 2025, we were honored to receive the Well Workplace Award (Wellness Alliance) and a spot among the Healthiest Employers of California.



Donation of 120+ backpacks with school supplies for The Sacramento Children's Home

## Employee volunteerism

Golden 1 employees bring our mission to life through hands-on service. **In 2025, employees contributed 2,066 volunteer hours**, with 270 employees participating in activities at career fairs, community events, toy and supply drives, food distribution events, and pantries. During the year, our employees attended or facilitated **more than 70 community events across the state and volunteered at 83 nonprofits.**



## Looking ahead

### Our ongoing commitment to California's future

In the year ahead, we plan to open new Financial Resource Centers, broaden financial wellness programming, enhance our digital experience, deepen nonprofit partnerships, and grow employee volunteerism.

Guided by our **commitment to create a more equitable and financially inclusive California**, we will continue expanding access, serving as a trusted resource, and strengthening partnerships across the state. We look forward to continuing to improve the financial well-being of Californians statewide in 2026.



**Golden1.com**

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