

[music]

**00:03 Martin:** Financial wellness takes a little discipline and some good advice. At Golden 1 Credit Union, we're here to help. As a not-for-profit, member-owned credit union, our main goal is to help you reach your financial goals. We are able to provide advice, tools and resources, whether you're trying to make a major purchase, start an investment fund or just have some peace of mind. Golden 1 is your financial partner and together, we can be golden.

[music]

**00:37 Martin:** Welcome to the Golden 1 Financial Wellness podcast. I'm Martin. Today, we have a special guest for you. But first, I wanted to let everyone know that this month, we celebrate National Credit Union Day. Now, I understand, there are a lot of national days like National Donut Day, the first Friday in June; National Coffee Day, September 29th; even National Cookie Day, December 4th. They're all food-related. Anyway, but this month is especially exciting for us because on October 15th, credit unions get a day too. International Credit Union Day was celebrated for the first time in 1948. And this annual event raises global awareness for the Credit Union movement through outreach, volunteering, fundraising and other international Credit Union Day themed activities. That is why I'm excited that today, we're speaking with Golden 1's very own, Erica Taylor, Vice President of Communications and Community Relations. Welcome Erica.

**01:43 Erica:** Thank you, Martin.

**01:45 Martin:** So Erica, tell us a little bit about yourself and how long you've been with Golden 1 Credit Union? And what is it that you do?

**01:52 Erica:** I've been with the Credit Union for a little more than five years. And I have the honor of leading the teams that run our community engagement and outreach programs, our financial education teams and our public relations team.

**02:07 Martin:** So I've been with the Credit Union for two and a half years, and one thing that I keep hearing from everybody who works here is something that they call the Credit Union difference. So Erica, please explain to our listeners what the Credit Union difference means to you.

**02:26 Erica:** Well, since day one, Golden 1's members and the communities that we serve have been at the heart of everything we do. That commitment which started in 1933 grows stronger every year, and we take such pride in serving those who have grown with us. The credit union difference is a million little things that happen each day. It's a million interactions with our members, helping them to thrive, solving problems. And it's a million little things that we do for each other as a team to make sure that our members live the best financial lives that they can.

**03:06 Martin:** I love hearing that all wrapped up like that. It really does make me feel good to work for an organization that focuses on all of those things that I find so important. So in the Communication and Community Relations Department, we support all the things that really encompass International Credit Union Day. Can you give us some examples of what we have done in CCR as we call it, to support an outreach for example?

**03:36 Erica:** Absolutely. This year has been a rather challenging year, but we've been able to pivot

and really do some things to help our communities thrive, from mask donations to volunteering at food donations, to surprising healthcare workers to thank them for their dedication during this crisis. All of those events really bring the Golden 1 vision to life.

**04:03 Martin:** Great. You kind of touched on volunteering there, but is there one highlight or example of some volunteering that we've done in the past year that you'd like to speak about?

**04:13 Erica:** Well, throughout our markets in California, the effort to recognize frontline healthcare workers has been really unique. We've been able to serve markets like Redding, Vacaville, San Luis Obispo, as well as Fresno and Sacramento. We've really been able to reach out throughout the state and simply say thank you. And the response that we've gotten is remarkable. It is heart warming. And it's amazing what something as small as saying thank you to someone can do to make their day better.

**04:54 Martin:** Erica, you talked about how we go out into the community and volunteer and just say thank you to frontline workers for example, to firefighters, all those everyday heroes that we see on the news. But behind the scenes, there are a lot of deserving non-profits that members might not even know about that need support just as much as anybody else. Can you tell us about what Golden 1 does in order to support these deserving non-profits in the form of grants?

**05:29 Erica:** Sure. The Golden 1 community grant program has existed since 2013. And in that time, we have awarded almost 4 million dollars to organizations that are helping to improve use reading literacy rates, as well as help transition age foster youth, make that leap into adulthood. It's a phenomenal program and we're really proud of the work we're able to do to support people who need it most. Our scholarship program is also something that's very unique. We award members or dependents of members scholarships to attend universities within the state of California. And that also extends to our employees. We have employee scholarships as well. Hearing from these students and the proud parents is really, really heart warming and wonderful.

**06:24 Martin:** It really is. And Erica, a topic that's near and dear to my heart of course is the financial education aspect of what communications and community relations does. Can you tell us a little bit how financial education supports Golden 1's vision?

**06:42 Erica:** Our financial education offerings are remarkable. Golden 1's vision is to enhance the financial well-being of Californians and their diverse communities. And our financial education team does just that by providing tips, tools, videos, podcasts, online modules. Our members and really anyone can learn more about topics specific to them and where they are in their financial journey, where they are in life. It's really a fulfilling part of being a part of the Golden 1 communications and community relations team. We're able to meet people where they are, provide them with the information that's relevant to them or that they can share with their parents or their children, just to help them thrive.

**07:32 Martin:** Erica, one thing that we always like to reinforce, especially in CCR because we're out in the community and we are meeting people where they are like you said before. Something we always talk about is, people helping people. We're just normal people out there and we are helping people, but that's kind of the philosophy that we use throughout the Credit Union. But what does people helping people mean to you?

**08:03 Erica:** People helping people is absolutely core to our operating philosophy. It's why we were founded. We were founded to simply help people live better financial lives. Personally, people helping people is what drew me to Golden 1 Credit Union. I love the idea about being a caring partner, really being a part of people's lives and making it better. It's helping them with the little things and the big things, and people helping people is really also core to the credit union difference.

**08:37 Martin:** Erica, we've talked about the credit union difference and how credit unions are in the community and they really exist to help the people in their communities, but what is the Golden 1 difference to you?

**08:54 Erica:** I have got to say, the Golden 1 difference is our people. The team here is phenomenal. I have the honor of representing Golden 1 in the community. And whenever I am doing so or talking to someone, I always hear about how great our team is. I'll hear things like, "My teller is so cool," or, "The person that helped me with my home loan was so nice," or, "My branch manager helped me with something the other day and it was just so phenomenal, such phenomenal service." And I just agree, the people here are the difference. The people of Golden 1 make this place special.

**09:41 Martin:** Erica, finally, our last question. If someone is listening to this and they wanna know more about all of the things that Golden 1 has done in our communities and what Golden 1 can do for them, where can they go to get this information?

**09:56 Erica:** Well, the best place to start is our website at [golden1.com](http://golden1.com). There is a tab labeled Our Community, and it's got tons of details about all of the great things we do in the community and opportunities for non-profits or scholarship seekers to apply for those funds. I would also suggest following us on social media; Facebook, Twitter, Instagram. We have a phenomenal social media team and they are great at keeping everyone updated on all the cool things we're doing in the community.

**10:30 Martin:** Thank you, Erica. Do you have any final thoughts that you would like to leave our listeners with?

**10:34 Erica:** Thank you so much for having me. It was been great talking to you and sharing more about the Credit Union difference and the Golden 1 difference.

**10:42 Martin:** Erica, thank you so much for joining me today to help celebrate International Credit Union Day. I'm proud to work for an organization that work so hard to support and enhance the communities we serve. Thank you listener for listening today. If you haven't yet, please subscribe to this podcast on Apple, Google or Spotify. And check out our Wellness Center at [www.golden1.com/financial-wellness](http://www.golden1.com/financial-wellness) for free videos, our learning lab full of interactive financial education modules and links to register for free webcasts. Again, thank you for listening. This has been Martin, with special guest, Vice President of Communications and Community Relations at Golden 1 Credit Union, Erica Taylor, wishing you financial health and happiness. And as always, reminding you to stay golden.

**11:34 Erica:** Stay golden.

[music]