

# How to ensure a smooth transition to Golden 1

Welcome to The Golden 1 Credit Union. You've made a great choice and we look forward to serving you. Now that you have your Golden 1 account(s), we'd like to help make your switch from your previous financial institution a seamless one. Here are a few steps you should consider taking:

- Gather information from your old account.** Make a list of the companies you pay regularly and the dates when each deduction or deposit occurs from your previous account. (One way to do this is to save, print or download your old account statements, transaction history, bill payment payees or check images. Or use the attached Pre-Authorized Payment Worksheet.)
  - Change all of your recurring deductions and deposits.** Once you have your Golden 1 account number, and you activate your new debit card and PIN, you can change any automatic deductions or deposits that are linked to your old account, as well as companies that withdraw funds through your old card or account number (utility, mortgage and insurance companies, monthly service providers, online retailers, etc.).
  - Sign up for Golden 1 Online<sup>SM</sup>,** our free and secure Web-based account access system. Once you're enrolled, you can:
    - Sign up for Online Statements
    - Set up Bill Payment and enter your payees
    - Enroll in Mobile and Text Banking<sup>1</sup>
    - Enroll in Mobile and Online Deposits<sup>1</sup>
    - Set up email or text alerts<sup>1</sup>
    - Set up automatic savings transfers (if applicable)
  - Download the Golden 1 Mobile app and the Mobile Deposit app**
- Temporary password: \_\_\_\_\_
- Move your Direct Deposit.** Complete a Direct Deposit form or obtain one from your employer or benefit provider (or download the form at [golden1.com/Accounts/DirectDeposit](http://golden1.com/Accounts/DirectDeposit)). Ask how long it will take for the Direct Deposit to be changed over. Fill in the form, providing your new Golden 1 account number and the Golden 1 Routing Number: **321175261**
  - Refinance your loans with Golden 1.** Consider refinancing your mortgage, equity loan or auto loan and you may save on your payments. We offer some of the lowest auto loan rates around! You can also save by transferring your credit card balance(s) to a Golden 1 Visa card, which offers rates as low as 9.90%<sup>2</sup>.
  - Close your old account** once you are certain that all automatic payments, transfers and/or direct deposit have been moved over, and all checks written to the old account have cleared. Shred the old checks and debit card so you don't accidentally use them.
  - Review your insurance coverage<sup>3</sup>.** Compare our rates to those you currently pay, and you may be pleasantly surprised. Golden 1 members get discounts on many different kinds of insurance and protection plans that can safeguard your assets and/or your family members.
  - "Like" us on Facebook and follow us on Twitter!** Join the conversation and learn about exclusive offers, promotions and events.
  - See a list of our free financial education workshops and webinars at [golden1.com](http://golden1.com).**

**Thank you for putting your trust in The Golden 1 Credit Union.** If you have any questions, visit [golden1.com](http://golden1.com), go to any branch or contact our Member Service Call Center at **(916) 732-2900** or **1-877-GOLDEN 1 (1-877-465-3361)**. For Golden 1 branch and ATM locations near you, visit [golden1.com/locator](http://golden1.com/locator).

[golden1.com](http://golden1.com)



Federally insured by NCUA. <sup>1</sup> Mobile carrier, data and text messaging fees may apply. <sup>2</sup> Rates vary based on creditworthiness or qualifications. The fee for a cash advance is \$5 or 2.5% of the amount of each cash advance, whichever is greater. The foreign transaction fee is 1% of each transaction in U.S. dollars. The balance transfer fee is \$3 or 2.5% of the amount of each transfer, whichever is greater. <sup>3</sup> Insurance and protection products are not deposits and are not federally insured or guaranteed by The Golden 1 Credit Union or any affiliates. These services are offered by an entity separate from Golden 1.



**Better Banking. Proven Service.<sup>SM</sup>**

# Pre-Authorized Payment Worksheet

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**Direct Deposits/Automatic Deposits:**

Company Name	Address	Account Number	Amount	Date of Next Transaction	Verified
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>

**Automatic Deductions:**

Company Name	Address	Account Number	Amount	Date of Next Transaction	Verified
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>

**Previous Financial Institution:** \_\_\_\_\_

**Employer:** \_\_\_\_\_ **Payroll Contact:** \_\_\_\_\_