



## DISCLOSURE OF ACCOUNT INFORMATION - NON-TRANSACTIONING BUSINESS ACCOUNTS

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## YOUR RELATIONSHIP WITH GOLDEN 1 CREDIT UNION

**Our Agreement.** Thank you for your interest in Golden 1 Credit Union. We look forward to serving you. This Disclosure of Account Information and Agreement: Non-Transacting Business Account (“Agreement”) is an agreement between you and us that governs your Non-Transacting Business Account, or “Account” and your membership with Golden 1 (“Membership”). Along with this Agreement, your relationship with us is also governed by any other contracts between us, including your Application for Non-Transacting Business Account Membership (“Application for Membership”) and any agreements associated with other products, or services, as well as any rules, regulations, operating procedures, and related requirements we provide to you or establish related to our products and services, and any applicable laws. Please read this Agreement carefully and retain a copy with your records.

To the extent the terms in this Agreement are different than those in any other agreement or terms of account, the terms of this Agreement shall control. If any provision in this Agreement is found to be unenforceable, all remaining provisions will continue in full force and effect.

As used in this document, the terms “we,” “our,” “us,” “Golden 1,” and “Credit Union” each mean Golden 1 Credit Union and any of its parents, subsidiaries, affiliates, agents, assigns and successors. The terms “you” and “your” means the business, business entity, or business member, and also means each person or entity, individually and collectively, who signs the Application for Non-Transacting Business Account Membership (“Application for Membership”) (or other Account documentation now and in the future) as an authorized signer of the Account. When you opened the Account, you may have established the Account using either the individual’s tax ID or the tax ID of the business member (for example, if you are operating as a sole proprietorship with only one owner including a single individual or married spouses), or alternatively you may have opened your Account in the name of and owned by a separate business entity. If the entity has a separate tax ID, the tax ID of the entity, which is the business member, will be used on the Account. To establish your Membership, a person authorized to open your Account on the business’s behalf must sign the Application for Membership. You must also complete all documents that we may require to appropriately identify you, including but not limited to identifying each “beneficial owner,” or each individual, if any, who owns, directly or indirectly, 25 percent or more of the business entity’s equity interests and any individual with significant responsibility for managing the business entity.

You agree that when you set up your Account, you have instructed us as to the proper title and that Golden 1 assumes no legal responsibility to inform you as to how the creation of the Account affects your business and legal interests. If you have any questions as to the legal effect of this Account, you will consult with your lawyer and bear the sole responsibility as to the legal effect of the creation, and our maintenance of, the Account. You agree not to use your account for personal purposes. We may rely on the accuracy and completeness of all resolutions, signature cards and other documents you deliver to us in connection with the account.

This Agreement will be revised periodically, and we may not notify you of the changes unless such notice is required by law. By providing a written or electronic signature on a signature card or other agreement or contract, or continuing to have an obligation to us, you agree that you have reviewed and understand the terms of this Agreement and agree to be governed by such terms. You understand that these terms, as we may change or supplement them periodically, are a binding contract between you and us for your loan obligation and any other relationship that you may have with us.

**Membership.** To be eligible for Membership at Golden 1, you must be a business qualifying within Golden 1's field of membership, and meet all regulatory, legal, and Golden 1's internal requirements applicable to Account opening. Our field of membership includes, but is not limited to, all businesses, corporations, organizations, or other legal entities in California. Upon verification of eligibility and approval of a completed Application for Membership, an Account will be established in your name indicating that you are a member-owner of Golden 1 Credit Union. Membership is granted upon the payment of the Membership Fee of \$1. Golden 1 will pay the \$1 Membership Fee on your behalf. The Membership Fee is non-refundable.

Your Membership may be transferred to inactive status if an eligible loan product is no longer associated with your Account, and you have no outstanding obligations to us. An inactive member is not entitled to Golden 1 services, voting rights, or other benefits of membership, has no right to notice of meetings of members, shall not be considered a member for purposes of determination of a quorum or required vote, and may have their account closed and their membership terminated.

**Duties of Membership.** By signing the Application for Membership and/or opening or continuing to be obligated to us, you agree to be governed by the Bylaws, rules, regulations, and practices of Golden 1 Credit Union and any existing or future amendments thereto, and by the federal and state laws applicable to credit unions. A copy of the Bylaws is available for inspection at our corporate headquarters in Sacramento, CA. We ask that you notify us in advance if you wish to inspect the Bylaws so that we can make suitable arrangements for you to do so.

Membership with Golden 1 comes with certain ongoing obligations and responsibilities. For example, you may not use or try to use any of our products and services for any unlawful transaction or engage in any activity that misuses our products or services or is deemed by us to be unusual, fraudulent, dishonest, deceptive, or destructive to Golden 1 or its property. Engaging in such activities may lead to account restriction, suspension, closure, and/or expulsion, as described below. You must honor your contracts, agreements, and obligations with us and act with civility in all dealings with Golden 1 directors, officers, and employees. In addition, you must keep us informed of your current mailing address.

**Restriction of Services; Termination of Membership.** We may restrict or suspend your access to any or all products or services if we know or have reason to suspect that you have not fulfilled any of your duties of membership. We may also restrict or suspend your access upon reasonable notice if there is a change in the business member, or you become delinquent in your obligations or cause a loss to Golden 1, and we may deny your subsequent application for any new product or service that would allow you to obtain further credit or cause a further loss.

You may be expelled from membership with Golden 1 for any legally permissible reason, including if we determine that you are:

- participating in a restricted industry identified by Golden 1;
- causing or threatening to cause us a loss of any type (including financial or reputational loss to us or to other members);
- manipulating or otherwise abusing our products or services;
- failing to carry out your contracts, agreements, or obligations with us;
- failing to comply with our Bylaws;

- conducting yourself in a threatening or abusive manner to our employees, other members, or anyone present at a Golden 1 facility;
- willfully destroying or damaging Golden 1 property;
- convicted of a criminal offense involving moral turpitude.

We will give you reasonable notice of the reason for expulsion, and an opportunity to object, before the expulsion is finalized. If you are expelled, Golden 1 in its discretion (to the extent permitted by law) may extend the expulsion to all individuals who are identified as beneficial owners of the business associated with your Membership, which may affect any consumer accounts held by those individuals. Likewise, Golden 1 in its discretion (to the extent permitted by law) may determine that an individual who is expelled from Golden 1 membership due to activity in their consumer account cannot be a beneficial owner or authorized agent on a Golden 1 business account, which may affect your Membership with Golden 1. If your Membership will be negatively impacted by our expulsion of a beneficial owner or authorized agent, we will notify you in writing and you may be afforded an opportunity to take any actions on your Account you deem necessary to retain your Membership with Golden 1, subject to our approval. You are advised to consult with an attorney before making any changes to your Account and agree to be solely responsible for the legal effect of your creation of, and our maintenance of, the Account. Golden 1 assumes no legal responsibility to inform you as to how your Account structure and ownership may affect your personal, business, and legal interests. An expelled member may not be a joint account owner or fiduciary on another account or otherwise receive services from Golden 1. Expulsion will not relieve you of any debt obligations you may have to us.

**For additional terms that govern your relationship with us, please refer to the “General Terms and Conditions” section of this Agreement. THAT SECTION INCLUDES A DISPUTE RESOLUTION AND ARBITRATION PROVISION THAT LIMITS THE RIGHT TO MAINTAIN A COURT ACTION, THE RIGHT TO A JURY TRIAL, THE RIGHT TO PARTICIPATE IN ANY FORM OF CLASS OR REPRESENTATIVE ACTION, AS WELL AS DISCOVERY AND RIGHTS TO APPEAL.**

## **BECOMING A NON-TRANSACTIONING BUSINESS ACCOUNT MEMBER**

**Important Information About Procedures for Becoming a Member.** To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

**What this means for you:** When you become a member, we will ask for your name, address, date of birth, corporate governance documents, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Requesting Additional Information.** We may from time to time request additional information, signatures, or documentation from you to protect your membership and our systems from fraud or other problems. You agree to assist us by promptly complying with any such request. You further agree to hold us harmless for refusing to take any action relating to your membership where the refusal is based on your failure to provide the information, signatures, or documentation requested by us.

**Non-Transacting Business Account Membership.** The Non-Transacting Business Account at Golden 1 is available only in association with certain loan products and does not permit the opening of deposit

accounts. This is a non-transactional account, which means that you do not own a deposit account and cannot conduct monetary deposits or withdrawals to or from the Non-Transacting Business Account.

**Deposit Accounts.** If you have a Non-Transacting Business Account Membership and desire to open and maintain a consumer or business deposit account at Golden 1, you must apply for a traditional Share-Based Membership. You can get more information about all of our products and services by visiting our website at <http://www.golden1.com> or calling us at 1-877-GOLDEN 1 (1-877-465-3361).

**Ownership of Account; Authorization to Act.** Your Account with us can be held in the types of ownership described below. You agree that your Account shall be held individually, or, if you are operating as a sole proprietorship, you may hold your membership in joint tenancy with the person or persons named on the Application for Membership, if any. You further agree that Golden 1 is authorized to recognize any of the signatures (including any electronic signatures) on your Application for Membership, or in any business-loan related activity associated with your Account. We make no representations as to the appropriateness or effect of the ownership.

**Individual Account** - This form of business account shall be opened in the name of and owned by the separate business entity, or by an owner. The beneficial owner or owner may authorize additional individuals to act on the account on the owner's behalf ("authorized signers"). The business is responsible for any actions of any authorized signer and may terminate the authorization at any time upon written notice to us. An authorized signer will have the authority to act on behalf of the business and to transact on all of your Account unless otherwise designated. An authorized signer may not affect the rights of the owner or beneficial owner in any manner. Authorization is automatically terminated upon the death of the owner, or dissolution of the business entity, provided we (a) have received written notice or have actual knowledge of the termination of authority, and (b) have a reasonable opportunity to act on that notice or knowledge.

**Joint Account (Sole Proprietorships Only)** – This is a business account in the name of and owned by only one owner (a single individual or married spouses). The owner may authorize additional individuals ("authorized signers") through a power of attorney to act on the account on the owner's behalf. The owner is responsible for any actions of the authorized signer and may terminate the authorization at any time upon written notice to us. An authorized signer may not affect the rights of the owner in any manner. Authorization is automatically terminated upon the death of the owner, provided we (a) have received written notice or have actual knowledge of the termination of authority, and (b) have a reasonable opportunity to act on that notice or knowledge.

**Business Name, Individual, or Address Changes.** It is your responsibility to keep us informed of your current contact information. You agree to promptly notify Golden 1 upon a change of address or change of name for the business member, beneficial owners, or any authorized signers. We are required to attempt to communicate with you only at the most recent address for the business member shown in our Account records. We will accept a change of address notice that is signed and submitted by an authorized individual. We may, at our sole discretion, accept an oral notice of a change in address from an authorized individual.

**Exclusive Rights of Beneficial Owners.** To the extent your business has beneficial owners, only they may do the following, with the proper documentation and indemnification by the business member: add or remove beneficial owners, or authorized signers from any of your Accounts, or change the name of the business member on our Account records. We may require that any changes to your Account be made in a written form acceptable to Golden 1, which, upon execution, will be controlling.

**Disclosure of Membership Information to Third Parties.** We will disclose information to third parties about your Membership and associated loan accounts:

- Where it is necessary for servicing loan accounts associated with your membership;
- In order to comply with regulatory requirements, government agency requests, or administrative or judicial orders; or
- As explained in our California Consumer Privacy Act (CCPA) Privacy Notice for California Residents.

## GENERAL TERMS AND CONDITIONS

**Dispute Resolution; Arbitration.** If you have a dispute with us, we want to resolve it as quickly and easily as possible. Please contact us to discuss your concerns. If we are unable to resolve a dispute informally, then you and we agree that either party may elect to resolve it as provided in this Arbitration Provision. Please read it carefully. **THIS ARBITRATION PROVISION AFFECTS YOUR RIGHTS BY LIMITING THE RIGHT TO MAINTAIN A COURT ACTION, THE RIGHT TO A JURY TRIAL, THE RIGHT TO PARTICIPATE IN ANY FORM OF CLASS OR REPRESENTATIVE ACTION, AS WELL AS DISCOVERY AND RIGHTS TO APPEAL.**

**Scope** - As used in this Arbitration Provision, a “Claim” means any and all controversies, disagreements, or other disputes between you and us arising out of or relating to this agreement, your membership in the Credit Union, or the relationship that arises between you and us from your use of the Credit Union’s products and services. A Claim has the broadest possible meaning and includes disputes in the past, present or future, whether based under a statute, in contract, tort or otherwise, and including any claim for injunctive or declaratory relief. A Claim includes disputes about the validity, enforceability or scope of this Arbitration Provision. If applicable law provides that a Claim is not subject to binding arbitration, this Arbitration Provision will not apply to such Claim. For example, if you are on active duty military service or a spouse or dependent of a person who is on such active duty military service and a Claim involves a covered transaction under the Military Lending Act, this Arbitration Provision will be inapplicable to such Claim.

**How this Provision Relates to Other Arbitration Agreements Between You and Golden 1** - If you and we have previously entered into an agreement to arbitrate Claims between us, then the terms of this Arbitration Provision will control. If you and we later enter into an agreement to arbitrate claims, then to the extent this Arbitration Provision is applicable and enforceable, this Arbitration Provision will control.

**How Claims Will Be Resolved** - You or we may elect to resolve any Claim through binding and final arbitration and not in a court of law. If either party elects to arbitrate a Claim, with limited exceptions, neither you nor we will have the right to litigate such Claim in court or have a trial of such Claim before a judge or jury.

**Arbitration Procedures** - If you or we elect to arbitrate a Claim, it will be resolved by mandatory binding arbitration. A Claim may be submitted to binding arbitration at any time, regardless of

whether you or we have previously initiated any lawsuit or other proceeding. The arbitration will be heard and determined by one neutral arbitrator. The arbitrator's decision will be final and binding and may be enforced in any court of competent jurisdiction. The arbitrator will follow applicable substantive law and give effect to the applicable statute of limitations, defenses and privileges. Unless you and we agree otherwise, the arbitration hearing will be conducted in Sacramento County, California, and either you or we may appear by telephone. You and we agree to maintain the confidentiality of any arbitration proceeding, meaning that you and we agree not to publicize or disclose to third parties its existence, content, subject or resolution, except as required by law.

**Arbitration Rules** - Claims will be administered by the American Arbitration Association ("AAA") or any other arbitration organization acceptable to you and us (either, an "Arbitration Administrator"). The Arbitration Administrator will administer the arbitration proceeding and the selection of arbitrator according to its rules at the time the Claim is filed ("Arbitration Rules"). If the AAA is selected as the Arbitration Administrator, then the Arbitration Rules will be the AAA's Commercial Arbitration Rules. You may obtain a copy of the Arbitration Rules by contacting the Arbitration Administrator or visiting its website (1-800-778-7879 or [www.adr.org](http://www.adr.org) if the AAA is selected). The arbitrator will be appointed in accordance with the Arbitration Rules, and he or she must be a retired judge or attorney with more than 10 years of experience and knowledge of the laws applicable to financial transactions. If the Arbitration Rules conflict with this Arbitration Provision, the terms of this Arbitration Provision will control. This Arbitration Provision is made in connection with a transaction involving interstate commerce and is governed by the Federal Arbitration Act.

**Class Action Waiver** - All Claims will proceed on an individual basis on behalf of the named parties only. Claims may not be arbitrated on a class or representative basis. Neither you nor we may act as a class representative nor participate as a member of a class of claimants with respect to any Claim. You agree not to bring a Claim against us on behalf of any other person, and you agree that no other person may bring a Claim against us on your behalf. The arbitrator may not consolidate or join the claims of other persons who may be similarly situated. If the terms of this Class Action Waiver section are found to be unenforceable with respect to a Claim, then such Claim may, at our election, be arbitrated on a class or representative basis or litigated in court.

**Arbitration Fees and Costs** - You agree that you will pay all fees and costs you are responsible for pursuant to the Arbitration Rules. We agree that we will pay all fees and costs that we are responsible for pursuant to the Arbitration Rules. Notwithstanding anything to the contrary in the Arbitration Rules, each party will pay its own attorneys', expert and other fees not covered by the Arbitration Rules, unless awarded by the arbitrator under applicable law.

**Other Rights** - You and we retain the right to seek remedies in small claims court for any Claims within that court's limited jurisdiction. Nothing in this Arbitration Provision prevents you from filing a complaint against us with regulatory agencies, or us from exercising peaceful self-help remedies, such as setoff rights. Either you or we may delay enforcing or not exercise rights under this Arbitration Provision without waiving them. This Arbitration Provision will survive the termination of this agreement, your membership and your account(s) with us, any bankruptcy and any legal proceeding to collect a debt. If any part of this Arbitration Provision is found to be

invalid or unenforceable, then that specific part shall be severed, and the rest of this Arbitration Provision will continue in full force and effect.

**Limitation of Golden 1's Liability.** To the fullest extent permitted by applicable law, and notwithstanding any other provision of this Agreement or other document governing our relationship with you:

- We will not be liable for any failure to perform or delay in performing with respect to any of our services except solely to the extent that our action or omission constitutes gross negligence or willful misconduct, to which your actions or omissions have not contributed in any way.
- We will not be liable for any mistake, delay, loss, expense, or damage which happens for any reason beyond our reasonable control, including without limitation acts or pronouncements of civil, military, or banking authorities, national or state emergencies, pandemics, quarantines, strikes or other labor unrest, insurrection, war, riots, acts of terrorism, failure of transportation, communications, or power supply, or malfunction or unavoidable difficulties with our equipment.
- We will not be liable for any failure, refusal, or delay in executing the transmission or receipt of a payment order, money transfer, wire transfer, ACH transaction, electronic transmission, or other customer transaction on your behalf or benefit, if such execution or fulfillment would result in the violation by us of any applicable rule, law, regulation, or order, or funds transfer system rule or policy, or a policy of ours or any of our affiliates.

**We provide services “as is” without any warranty of any kind, either express or implied, including but not limited to implied warranties of merchantability and fitness for a particular purpose. There is no warranty that your use of our services will be uninterrupted or error-free. There is no warranty against interference with your enjoyment of the information contained in connection with our services or against infringement. You assume all risks of the use, results, and performance of our services. We are not responsible for any errors or failures caused by the malfunction of any of our services. We are also not responsible or liable for any computer virus caused by or introduced through the use of our services. We are not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be our agent.**

**If an arbitrator or court finds that we are liable to you because of what we did or did not do under or in connection with this Agreement, you may recover from us only your actual damages, in an amount not to exceed the total fees and charges paid by you to us under and in connection with this Agreement during the six-month period immediately preceding the event giving rise to our liability. You agree that the dollar limitation described in the preceding sentence is reasonable, to the extent permitted by applicable law. In no event will you be able to recover from us any special, consequential, exemplary, indirect or punitive damages or losses of any kind, even if you advise us of the possibility of such damages or losses.**

#### **Repayment of Indebtedness; Our Right of Offset.**

**Sole proprietorships.** You agree to pledge all shares, payments on shares, dividends on shares and deposits (excluding IRA accounts or other accounts to the extent that applicable law precludes the pledge of such accounts) in all joint and individual accounts held by you with Golden 1, as security for all your obligations with us. These obligations include but are not limited to principal, interest, late charges, finance charges, account shortages resulting from overdrafts, costs, and expenses,



including attorneys' fees. You agree that you own any shares pledged and that there are no liens against them other than ours. Our lien is independent of any security agreement you may sign, and we may enforce our lien in any manner, at any time allowed by law.

If you default on your obligations for any reason, you agree that we can immediately apply any and all pledged shares payments, dividends, and deposits without further notice to you to collect all or part of what you owe us unless prohibited by applicable law. You are liable whether the obligation or account shortage was caused by you or another with access to your account, and regardless of whether you benefitted from it.

**Business Entities.** Golden 1 has a statutory lien on any or all funds in any accounts open in the future by the business member. We may apply the funds on which we have a lien to pay off any indebtedness of the business member. You agree that we may offset against or deduct from any business member account any amounts due or to become due to us by any business member. We may do so without prior notice to you. If we choose not to enforce our lien or exercise our offset rights, we do not waive our right to do so at a later time.

**Unclaimed Property.** We are required by law to turn over property considered abandoned to the applicable state, in accordance with the applicable state's abandoned property laws. We will notify you to the extent required by applicable law before we turn over any funds as abandoned property. After we turn over any such funds to the state, we have no further liability to you for the funds and you must apply to the appropriate state agency to reclaim them.

**Legal Actions Affecting Your Account.** We will comply with any subpoena, levy, garnishment, or other order (each, a "Legal Action") served on us relating to any account you may open with Golden 1. This may require us to disclose your nonpublic personal information (such as your social security number or birthdate), even if the Legal Action involves less than all account owners or authorized users. You will be notified of the Legal Action if required by law. It is your responsibility to take any action necessary to object to or contest our compliance with the Legal Action. At our discretion, we may also place a hold (refuse payment or withdrawal of funds) on any account opened in the future with Golden 1 that is subject to a Legal Action pending a final court order or judicial determination. In addition, we may place a hold on the funds in any account opened in the future with Golden 1 if it becomes subject to a claim adverse to your own interest, if we receive conflicting information or instructions regarding account ownership, control or activity, or if others claim an interest as survivors or beneficiaries of your account. We may keep this hold in place until we receive notice that the dispute has been resolved. We will not be liable to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or restricted access in accordance with a Legal Action or other claim involving your account. We may charge your account for any fees (including reasonable attorneys' fees) or expenses we incur in investigating or responding to any Legal Action, claim, collections action, or other dispute involving any account, to the extent permitted by law. All such costs and fees can be deducted from your account when incurred without notice to you.

**Governing Law.** Your contractual relationship with us is governed by federal law and, to the extent not otherwise preempted, the laws of the state of California, without regard to its conflicts of law principles.

**General Notices, Correspondence, and Oral Communications.** In the absence of a contrary request, we will send any notice, document, or correspondence regarding your Account by mail to the last address in

Golden 1's account records. You authorize us to update any address on the Account (at our option) with any address change received from the U.S. Postal Service. Notices may be included in any Golden 1 publications. Notices and other documents made available to you are binding on the business member and all owners and beneficial owners and authorized signers even though not received by all beneficial owners or authorized signers. The business member, each owner, beneficial owner, and each authorized signer specifically agree to keep all owners, beneficial owners and authorized signers informed of such notices, account statements, and other documents. You agree that oral instructions provided by an authorized individual (owner, beneficial owner or authorized signer) are binding on you if relied on by us and you agree to defend Golden 1 against and hold us harmless from any liability arising as a result of such instructions. You agree that our records of all actions will govern in case of any dispute. Any written notice we give to you is effective when deposited in the United States mail with sufficient postage and addressed to the mailing address we have on file for you. Any written notice we give to one joint account owner is and shall be considered notice to all joint account owners.

**Notices from You.** You must provide any written notice to us in accordance with our then-current delivery instruction, if any. Such notice is effective when we actually receive it with enough time to have a reasonable opportunity to act on it, and (if applicable) it must contain enough information to allow us to identify the issue. We will not be responsible for recognizing or otherwise acting upon any instructions you attempt to give us via facsimile transmission or by voice mail or on a telephone answering machine, unless we are otherwise required to do so by applicable law.

**Authorization to Obtain Credit Report.** You authorize us to obtain your credit report from one or more reporting agencies in connection with our review and approval of your Application for Membership. You further agree that thereafter we may periodically obtain credit reports in order to determine your continued eligibility for existing products and services and to evaluate whether other Golden 1 products and services may be beneficial to you.

**Consent to Receive Communications.** We (or parties acting on our behalf) may contact you from time to time by telephone, text messaging, email or mail in order to service any products or services associated with your Membership or collect amounts you owe to us. We are permitted to use any address, telephone number, or email address you provide to us at any time. You agree to provide accurate and current contact information and only give us telephone numbers and email addresses that belong to you or where you have the authority to consent to our use of such telephone number and/or email address to communicate with you. We may send communications electronically, such as by email or text message, rather than by mail, unless the law requires otherwise. Our telephone calls with you and/or the telephone calls of any party acting on our behalf with you may be monitored or recorded by us (or parties acting on our behalf), to the extent not prohibited by law.

When you give us a telephone number (including a cellular or mobile device number) or place a telephone call to us, you are providing your express consent permitting us, and any party acting on our behalf, to contact you at that number about all of your Golden 1 accounts. Your consent allows us to make live telephone calls, send text messages, leave prerecorded or artificial voice messages, and use automatic telephone dialing technology for informational and account service purposes. For example, we may place such calls or texts to provide notices, investigate or prevent fraud, or contact you about the amounts you owe to us. This express consent applies to each telephone number that you provide to us now or in the future. Message and data rates may apply. You may change your communication preferences at any time

by any reasonable means, including calling us at 1-877-909-5656, sending an email to bussrvc@golden1.com, or writing to us at Golden 1 Credit Union, Attn: Business Services, P.O. Box 15207, Sacramento, CA 95851-0207.

You may opt out of receiving further text messages from us by replying “Stop” to a text message you receive from us. If you opt out of receiving text messages from us, you may receive a final text message confirming our receipt of your opt-out. If you provide us with your mobile number again or otherwise consent to us sending you text messages, you may later receive text messages from us.

You may opt out of receiving emails from us by using the opt-out option provided in an email you receive from us. Even if you opt out, you may still receive emails related to your interactions with us (such as confirmation of a registration or form submission) or as otherwise required or permitted by law.

**Consent to Convert Paper Documents into Electronic Records.** You hereby acknowledge and agree that we and/or our service providers or business partners may create electronic images and destroy paper originals of any imaged documents received or generated by us in connection with products and services we provide to you. Any such images maintained as part of our normal business process shall be given the same legal effect as paper originals for all intents and purposes to the fullest extent permitted by law.

**Notification; Death of Owner or Dissolution of Business Member.** In the event of death of the business owner, or dissolution of the business, you hereby agree to promptly notify Golden 1, in accordance with applicable state law. Death or dissolution will not relieve you of any debts or obligations you may have to Golden 1.

**Terminating Your Membership.** An authorized individual acting on behalf of the business may terminate your Membership with Golden 1 after giving written notice to withdraw from your Membership.