

Open an account and enter to win up to \$500 in deposit matching funds!

We're celebrating summer by giving kids and young adults a chance to win up to \$500* in deposit matching funds!

To enter the sweepstakes, fill out the form at Golden1.com/youth-student-sweepstakes and open a **Youth Savings Account** or **Student Checking Account** before August 15, 2024.

In addition to a chance to win, our accounts can help foster financial literacy! Responsible use of savings and checking accounts helps kids and young adults learn financial independence, critical thinking, and delayed gratification – big steps toward adulthood.

Youth Savings Account (for those under 18¹)

This account empowers kids and teens to learn to manage their own money. The minimum opening deposit is \$1 and there's no minimum balance required to earn dividends.

Student Checking Account (for ages 13-24^{1,2})

This free checking account offers teens and young adults convenient access to their funds, plus the following grown-up benefits:

- No minimum deposit to open account³ and no monthly maintenance fee
- Members age 16 and 17 may open an account without a joint owner (see conditions²)
- Mobile⁴ and Online Banking 24/7
- Debit Card (subject to approval)
- No insufficient funds fees or overdraft fees.

*Official Rules can be found on the entry form. A total of ten (10) members will each receive their qualifying Youth Savings or Student Checking Account deposits matched up to \$500.

¹Applicants under 18 must have a parent or legal guardian as joint owner except as noted below.

²Applicants ages 16 and 17 may open a Student Checking account without a joint owner if opened in branch. Individual applicants ages 16 and 17 and all applicants age 18 and over must affirm attendance at a high school, college, university, or trade school.

³You must keep a minimum of \$1 in a regular savings account to maintain membership.

⁴Message and data rates may apply.

Stay safe from fraud this summer.

Golden 1 is committed to keeping our members' accounts and personal information safe and secure all year long. Stay smart and diligent about protecting your money and information. Here are a few reminders.

Beware of phishing and smishing scams

These two common crimes have one goal: To capture your personal information in order to commit identity fraud. Increasing your awareness of these criminal activities is an important line of defense.

- **Phishing** attempts to trick you into clicking on fraudulent links embedded in emails. Links typically take you to a seemingly legitimate page or form that may ask for your username, password, account numbers or other sensitive information.
- **Smishing** is similar to phishing, but it is perpetrated through text messages. Smishing texts often appear to be urgent requests for personal information from a bank, service provider, or delivery service. In some cases, smishing text may be linked to viruses or spyware.

As a reminder, Golden 1 will never call, email, or text you to ask for a one-time passcode, your account password, code word or card or account details.

Please visit our security center online at Golden1.com/terms-and-conditions/security-center.

If you suspect any fraudulent activity, please report it immediately using our Self-Service dispute form in mobile or Online Banking or call 1-877 GOLDEN 1 (1-877-465-3361).

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.

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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.

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 20, 2025 at Golden 1 Credit Union Headquarters, 8945 Cal Center Drive, Sacramento, California. The Nominating Committee will nominate directors by November 20, 2024, and nomination petitions must be received by that date. Write to the following address for more information:

Golden 1 Credit Union
Attn: Senior Vice President, Community Impact
and Public Relations Officer
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.

Golden 1 Members Help Put the "BIG" in Big Day of Giving.

Showing their love for the hundreds of nonprofits that support our diverse communities is clearly a "big deal" for Golden 1 members. On May 2, the Sacramento region's annual Big Day of Giving, our members donated nearly **\$812,000**.

Of the 826 local organizations members chose for their donations, the top recipients were:

- Sacramento Philharmonic & Opera
- The Salvation Army of Sacramento
- Sacramento Food Bank & Family Services
- Sacramento SPCA
- Volunteers of America

Once again, Golden 1 proportionally matched member donations made with a Golden 1 debit or credit card to a total of **\$100,000**.

The online event, a program of the Sacramento Region Community Foundation, raised \$13.2 million, adding up to a total of \$104 million since 2013.

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 Audit 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.

Holiday hours, visit
Golden1.com/aboutus/holidays



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