

## Two savings accounts now paying big rates on small balances



Golden 1 recently introduced **Growth Savings**, a new account that rewards those who are just starting their savings journey. The account pays high, tiered dividend rates up to 4.00% APY\* on balances below \$1,000, giving everyone a chance to grow their money faster.

To encourage members under the age of 18 to save, we've also enhanced our **Youth Savings** account to offer the same great rates as Growth Savings. Both accounts have no minimum balance requirement to earn dividends and no monthly maintenance fees.

### Learn skills today for an even better tomorrow

We're here to help improve the financial well-being of members at every stage of life. Our Financial Wellness Center offers free resources to help your family save, budget, borrow, and build credit. Learn more at [Golden1.com/financial-wellness](https://Golden1.com/financial-wellness).

\*The dividend rate and Annual Percentage Yield (APY) accurate as of 09/01/2024. Highest yield on balances up to \$1,000. A blended APY is calculated based on balances in each earning tier. Limited one Growth Savings account per member. Fees may reduce earnings. Dividend rates are variable and subject to change after the account is opened. Visit [Golden1.com/savings](https://Golden1.com/savings) for more information.

## Fee changes

The following fee change is effective as of July 17, 2024.

Fee type	Previous	Revised
<b>Early Withdrawal Penalty</b> for Term Savings Certificate and Term-Savings IRA Certificates which have an original maturity of 24 months or greater	365 days' dividends on the amount subject to penalty	180 days' dividends on the amount subject to penalty

## We are 1.

### Golden 1 Member Appreciation Week

Golden 1 Member Appreciation Week is coming October 14 - 18. We'll be celebrating you with chances to win cash and other prizes!

Follow us on social media [@golden1cu](https://twitter.com/golden1cu) and keep an eye on your inbox for chances to win.

We'll also join credit unions worldwide in recognizing International Credit Union Day on October 17. This day brings people together through member-owned financial institutions that prioritize people over profit and celebrates the role of credit unions as a force for financial inclusion and well-being.

## We offer scholarships for brighter futures

### Receive up to \$20,000 for college

Spread the word! Applications for the Golden 1 Credit Union Scholarship Program will be available in mid-November 2024 and accepted through January 31, 2025 for the 2025-2026 school year.

Scholarships are awarded to students attending two-year and four-year nonprofit accredited colleges and universities in California, and are renewable annually for up to four years. To date, we have awarded nearly \$4.5 million to nearly 550 deserving students since 2013.

For more information or to apply, please visit our website at [Golden1.com/scholarships](https://Golden1.com/scholarships).

\*Student recipients who are not already Golden 1 members must become members prior to accepting a scholarship. Must be listed as the Member/Owner of the account.

## 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](https://Golden1.com/locator).

\*Transaction or service restrictions may apply. See our Fee Schedule for CO-OP Shared Branch Transaction charges.



## Make your online holiday shopping safe and merry

Ready or not, the holiday shopping season has arrived. Whether you prefer to shop in store or online, we want

to remind you to stay vigilant – to protect your bank accounts and personal information. Use Mobile or Online Banking to set alerts for your credit and debit cards to flag any suspicious activity. From all of us at Golden 1, happy shopping, and may your holidays be filled with joy and peace of mind.

## 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](https://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](https://Golden1.com/businessauthorizedvoter) for more information.

## Get your discount tickets for Sacramento Kings home games



As the Official Credit Union of the Sacramento Kings, we're excited to offer discounts and other exclusive benefits!\*

- Save up to 50% on Kings home game tickets.
- Get 15% off merchandise at all team stores.
- Join us for member-exclusive behind the scenes tours and more on Member Mondays.
- Train like a King at Fantasy Camp

And don't forget to join us for Member Monday home games for exclusive member experiences and upgrades.

\*Golden 1 Center benefits for Golden 1 Credit Union members are subject to change and offered on a first come, first served basis. Discounted tickets have limited availability and are only available through Online Banking. Members must use the email address they have affiliated with their Golden 1 membership to purchase discounted tickets. The 15% discount on merchandise does not apply to online purchases and is available only with proof of membership such as a Golden 1 credit or debit card. Other restrictions may apply. More information can be found at [Golden1.com/benefits](https://Golden1.com/benefits).

## 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. Amendments of the Bylaws of Golden 1, except as prohibited by law
3. 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](https://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](https://Golden1.com/businessproxy) for more information and to establish a Voting Proxy for your business account.

Holiday hours, visit [Golden1.com/aboutus/holidays](https://Golden1.com/aboutus/holidays)



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